

Search Report

EIC 3600

STIC Database Tracking Number: 241766

To: ANDREW RUDY
Location: KNX-5B09
Art Unit: 3627
Monday, November 05, 2007

Case Serial Number: 09/808722

From: PAUL OBINIYI
Location: EIC3600
KNX-4B68 / KNX-4C25
Phone: (571)272-7734

paul.obiniyi@uspto.gov

Search Notes

Dear Examiner RUDY:

Attached please find the results of your search. Please feel free to contact me if you have additional questions or would like a re-focus search. Thank you and have a great day.

Paul





Callenck (Celine) du

STIC EIC 3600 241766 Search Request Form

Today's Date: 10/30/07 Class/Subclass 205/26 What date would you like to use to limit the search? Priority Date: 6/26/00 Other:

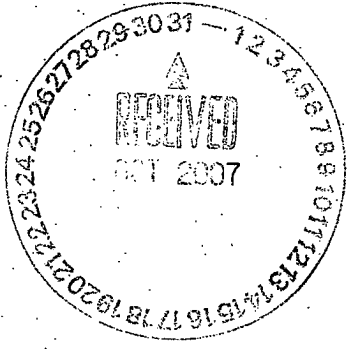
Name Andrew Rudy
AU 3627 Examiner # 79151
Room # 5B09 Phone 2-6789
Serial # 09/808,722

Format for Search Results (Circle One):
☒ PAPER ☐ DISK ☐ EMAIL
Where have you searched so far?
USP DWPI EPO JPO ACM IBM TDB
IEEE INSPEC SPI Other

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

see attached claims 1-27.

Thank you!



STIC Searcher Paul Goiny Phone 27934
Date picked up 11/02/07 Date Completed 11/05/07





STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Karen Lehman, EIC 3600 Team Leader
KNX 4A58, 571-271-3496

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600/PK5/Suite 804



? show files

[File 344] **Chinese Patents Abs** Jan 1985-2006/Jan

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**File 344: This file is no longer updating. For comprehensive coverage of Chinese patents, please use INPADOC, File 345.*

[File 347] **JAPIO** Dec 1976-2007/Jun(Updated 070926)

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[File 350] **Derwent WPIX** 1963-2007/UD=200769

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**File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.diabg.com/dwpi/>.*

[File 371] **French Patents** 1961-2002/BOPI 200209

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**File 371: This file is not currently updating. The last update is 200209.*

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; d s
Set      Items  Description
S1        1654   S CREDIT? ?(3N) (APPLICATION? ? OR FORM? ? OR DEMAND? ? OR INQUIR??? OR
PETITION? ? OR REQUISITION? ?)
S2        1782   S CREDIT? ?(3N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR
ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???)
S3        3419   S CREDIT? ?(5N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW?
OR ENABL? OR APPROV? OR GRANT?)
S4        191    S S3(7N) (VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR
CRITERIA)
S5       10839   S (SUBMITTING OR SUBMIT OR SEND OR SENDING OR TRANSFER OR TRANSFERRING OR
FORWARD OR FORWARDING OR PASS OR PASSING OR TRANSMIT OR TRANSMITTING OR COMMUNICATE OR
COMMUNICATING) (5N) (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ?)
S6       46354   S (SPONTANEOUS?? OR INSTANTANEOUS?? OR (INCUR??? OCCU?) ()IMMEDIATE?? OR
ON()GOING OR SIMULTANEOUS? OR SAME()TIME OR REALTIME OR REAL()TIME OR CONCURRENT? OR
DYNAMIC?) (3N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR
APPROV? OR GRANT?)
S7       433596  S (WEBSITE? OR WEB? OR SITE? OR WEB?()SITE? OR WEBPAGE? OR WEB()PAGE? OR
WEB()SERVER? OR WEBSERVER?)
S8        981    S AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J? OR WINSLADE, C? OR
WINSLADE C? OR WINSLADE(2N)C?)
S9         1     S S8 AND S1
S10        4     S S8 AND (S2:S3)
S11        3     S S10 NOT S9
S12       2611   S S7 AND S6
S13        54    S S12 AND S5
S14        2     S S13 AND (S1:S3)
S15       227    S S1 AND S2
S16       104    S S15 AND S3
S17        11    S S16 AND S4
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9/3,K/1 (Item 1 from file:350) Links

Derwent WPIX

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0012254774 *Drawing available*

WPI Acc no: 2002-194802/200225

Related WPI AccNo: 2002-033961; 2002-040735

XRPX Acc No: N2002-147942

Credit management system for on-line, affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically

Patent Assignee: BENNETT J D (BENN-I); WINSLADE CC (WINS-I)

Inventor: **BENNETT J D; WINSLADE C C**

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010037288	A1	20011101	US 2000190825	P	20000321	200225	B
			US 2000213912	P	20000626		
			US 2000214136	P	20000626		
			US 2000214183	P	20000626		
			US 2000214188	P	20000626		
			US 2001808722	A	20010314		

Priority Applications (no., kind,date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000213912 P 20000626; US 2000190825 P 20000321; US 2001808722 A 20010314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010037288	A1	EN	37	20	Related to Provisional	US 2000190825
					Related to Provisional	US 2000213912
					Related to Provisional	US 2000214136
					Related to Provisional	US 2000214183
					Related to Provisional	US 2000214188

Credit management system for on-line, affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically Inventor: **BENNETT J D... WINSLADE C C ...NOVELTY - A computer connected to web servers, causes credit application to be automatically analyzed based on at least one credit approval criterion comprising risk factor computed based on credit application, in response to input upon completion of credit application. One of the server automatically communicates approval of the credit application to the computer, if credit application meets the credit approval criterion. Original Publication Data by Authority** Inventor name & address **Bennett, James D...**

...Winslade, Christopher C Claims: 1. A credit management system comprising: at least one web page that contains a **credit application**; at least one **credit approval criterion**; a first web server; a computer, communicatively coupled to the first web server, used to generate the **credit application**; and the computer responding to input upon completion of the **credit application** to cause the **credit application** to be automatically analyzed based on the at least one **credit approval criterion**, one of the first web server or a second web server automatically communicating an approval of the **credit application** to the computer if the **credit application** meets the at least one **credit approval criterion**.

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11/3,K/1 (Item 1 from file:350) [Links](#)

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0011104850 *Drawing available*

WPI Acc no: 2002-040735/200205

Related WPI Acc No: 2002-033961; 2002-194802

XRPX Acc No: N2002-030204

On-line affordability-based purchasing system uses financing parameter information and portion of personal information to identify products that is likely to be purchased by buyer

Patent Assignee: BENNETT J D (BENN-I); WINSLADE CC (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010039516	A1	20011108	US 2000190825	P	20000321	200205	B
			US 2000214183	P	20000626		
			US 2000214188	P	20000626		
			US 2001808723	A	20010314		

Priority Applications (no., kind,date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000190825 P 20000321; US 2001808723 A 20010314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010039516	A1	EN	28	13	Related to Provisional	US 2000190825
					Related to Provisional	US 2000214183
					Related to Provisional	US 2000214188

Inventor: BENNETT J D... ..WINSLADE C C Original Publication Data by AuthorityInventor name & address: **Bennett, James D... ..Winslade, Christopher C** Original Abstracts: An online system uses, in various embodiments of the invention, credit report information, loan**affordability** screening and **credit approval** and management **functionality** to facilitate the purchase and finance of products online. The online system may include both sellers... .. purchase the products. The system may automatically obtain a buyer's credit report information and **use** that information to **determine** if the buyer is pre-approved, for example, to obtain financing for a particular product or products. The system also **enables** use of buyer **credit** information to **identify only** those of a seller's products for which the buyer is pre-approved, for example to finance using... .. and selection of a loan, for example, for financing of the selected product or products. **Credit approval** (or pre-**approval**) may be performed **automatically**, and along with **credit** processing, may be performed completely online.

11/3,K/2 (Item 2 from file:350) [Links](#)

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0011098216 *Drawing available*

WPI Acc no: 2002-033961/200204

XRPX Acc No: N2002-026165

Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product

Patent Assignee: BENNETT J D (BENN-I); WINSLADE CC (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010047307	A1	20011129	US 2000190825	P	20000321	200204	B
			US 2000214136	P	20000626		
			US 2000214183	P	20000626		
			US 2001808717	A	20010314		

Priority Applications (no., kind,date): US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000190825 P 20000321; US 2001808717 A 20010314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010047307	A1	EN	37	19	Related to Provisional	US 2000190825
					Related to Provisional	US 2000214136
					Related to Provisional	US 2000214183

Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product Inventor: BENNETT J D... WINSLADE C C ...to review the product information being offered for sale by running browser software. The computer enables to input personal information and credit card information of the buyer from an credit reporting agency to determine the financial state of the buyer for the product. Original Publication Data by Authority Inventor name & address: Bennett, James D... Winslade, Christopher C **Original Abstracts:** An online system uses, in various embodiments of the invention, credit report information on an affordability screening and credit approval and management functionality to facilitate the purchase and finance of products online. The online system may include both sellers... purchase the products. The system may automatically obtain a buyer's credit report information and use that information to determine if the buyer is pre-approved, for example, to obtain financing for a particular product or products. The system also enables use of buyer credit information to identify only those of a seller's products for which the buyer is preapproved, for example, to finance using... and selection of a loan, for example, for financing of the selected product or products. **Credit approval** (or pre-approval) may be performed automatically, and along with credit processing, may be performed completely online. **Claims:** at least a portion of the credit report information of the buyer being used to determine at least a likelihood of the buyer being approved

11/3,K/3 (Item 3 from file:350) Links

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0009843741 *Drawing available*

WPI Acc no: 2000-136553/200012

Related WPI Acc No: 2003-127796

XRPX Acc No: N2000-102126

Product purchase tracking method of product supplied by merchant through virtual outlet over internet

Patent Assignee: INFOSPACECOM INC (INFO-N)

Inventor: ARNOLD J K; **BENNETT J R**; CLAAR P O; DAHL K D; DOBSON J L; FONTAINE C A;
JOHANSON P H; MCGUIRE D G; SWANSON M; WAGNER D G; WAINRIGHT S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6016504	A	20000118	US 1996704143	A	19960828	200012	B

Priority Applications (no., kind,date): US 1996704143 A 19960828

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6016504	A	EN	38	27	

...Inventor: **BENNETT J R Alerting Abstract** DESCRIPTION - After the customer purchases the product, the merchant **credits** the virtual outlet**identified** by the return link in the merchant web page modified based on virtual outlet indicated... OriginalPublication Data by Authority...Inventor name & address**Bennett, John R**

...**Claims:**merchant Web page, wherein after the customer purchases the product from the merchant, the merchant **credits** the virtual outlet**identified** by the link; andupon completion of the purchase, displaying at the customer computer the virtual outlet**return** Web page **identified by** the return link in the modified merchant Web page.

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14/3,K/1 (Item 1 from file:350) [Links](#)

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0015445847 *Drawing available*

WPI Acc no: 2005-795586/200581

XRPX Acc No: N2005-659120

Electronic commerce enabling method, involves allowing prospective buyer to complete purchase, and allowing advertiser to edit, change and manage content of advertisement through World Wide Web or computer-based interface

Patent Assignee: ROBINSON R (ROBI-I)

Inventor: ROBINSON R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050256768	A1	20051117	US 2004843258	A	20040512	200581	B

Priority Applications (no., kind,date): US 2004843258 A 20040512

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20050256768	A1	EN	10	5	

...purchase, and allowing advertiser to edit, change and manage content of advertisement through World Wide Web or computer-based interface **Alerting Abstract** ...**NOVELTY** - The method invdves allowing a prospective buyer to complete apurchase by **transmitting** a product selection and**customer** information in addition to a credit card or electronic payment information to advertiser's computer... ..allowed to edit, change and manage a content of the advertisement through a World Wide**Web** or other computer-based interface...current system architecture that is used in delivering eletronic advertisements via Internet and World Wide **Web**. **Title Terms** .../Index Terms/Additional Words:**WEB**; Original Publication Data by Authority...**Original Abstracts**:the advertisements to prospective customers' computers or other electronic devices via the Internet, World Wid**Web** or other electronic **system**. When the user clicks on or otherwise chooses to interact with the advertisement, the system.... the prospective customer referred, hyperlinked or otherwise taken to the advertiser's systemor **Web site**. The system **allows advertisers** to update or change the contentof the advertisements themselves, without having a new advertisement... .. electronic commerce without being taken away from the originalontent they wereviewing. At the **same time**, it **allows advertisers to update their** advertising content in a quicker,more streamlined manner. ...**Claims**:A method and computer system for enabling eletronic commerce through advertising, the method consisting of**transmitting** an advertisement to a prospective**buyer's** computer or other electronic**device** via the Internet, World Wide**Web** or other electronic system;creating a display of the advertisement on the prospective buyer's computer or electronic device;detecting that..... hyper linked, referred or otherwise rebated to the advertiser's computer system or World Wide**Web page**;allowing the prospective buyer to open live communication with the advertiser's **representative or** representatives through text chat, video conferencing, audio conferencing or any

combination thereof without being hyper linked, referred or otherwise ~~re~~lated to the advertiser's system or World Wide **Web page**; allowing the prospective **buyer** to complete a purchase by transmitting a product selection and **customer information** in addition to a **credit card** or electronic payment information to **the** advertiser's computer system **without** being hyper linked, referred or otherwise relocated to the advertiser's computer system or World Wide **Web page**. allowing the advertiser to edit, change and manage the content of the advertisement through a World **Wide Web** or other computer-based interface.

14/3,K/2 (Item 2 from file:350) [Links](#)

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0013195120 *Drawing available*

WPI Acc no: 2003-279254/200327

XRPX Acc No: N2003-221773

Payment system for making payments over the Internet, utilizes a transfer of pre-determined credit to an on-line account from an existing service provider to the user

Patent Assignee: WARIN M G (WARI-I); WHITBREAD A (WHIT-I)

Inventor: WARIN M G; WHITBREAD A

Patent Family (5 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003025806	A1	20030327	WO 2002AU1289	A	20020920	200327	B
AU 2002333013	A1	20030401	AU 2002333013	A	20020920	200452	E
AU 2001100395	A4	20011018	AU 2001100395	A	20010920	200501	E
AU 2001100395	B4	20011018	AU 2001100395	A	20010920	200501	E
US 20050080732	A1	20050414	WO 2002AU1289	A	20020920	200526	E
			US 2004490328	A	20041001		

Priority Applications (no., kind,date): AU 2001100395 A 20010920

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003025806	A1	EN	28	2		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
AU 2002333013	A1	EN			Based on OPI patent	WO 2003025806
AU 2001100395	B4	EN			Previously issued patent	AU 2001100395
US 20050080732	A1	EN			PCT Application	WO 2002AU1289

Payment system for making payments over the Internet, utilizes a transfer of pre-determined credit to an on-line account from an existing service provider to the user Alerting Abstract ...NOVELTY - The payment system includes a customer going to a website (2) to establish an account To credit money to the account, the customer calls a premium rate number (5), enters a PINcode and authorizes transfer credit to their account and

associated charge on their telephone bill. Following verification of user account details the telephone company (6) notifies Internet payment system **web server** (8) to credit the customer's account accordingly. ... making payments over the Internet; A system for age verification to vet access to **website** of an Internet-enabled merchant or content provider; A method for age verification to vet access to **website** of an Internet-enabled merchant or content **provider**. ... By providing verifiable transfer of credit to an on-line **account**, the system provides Internet **users** with a payment method that **allows** secure, **spontaneous**, anonymous purchases from Internet-enabled devices. Original **Publication Data by Authority**... **Original Abstracts**:described for enabling a user to make Internet purchases utilising a transfer of a **pre-determined credit** to an **on-line** account from an existing service provider to that user. In use, a user dials a... with the Internet payment system. The customer can then go to a participating merchant's **website**, make their selections of goods and/or services and complete the transaction by clicking on a **payment** button associated... been successfully completed. An associated system for age verification to vet access to an Internet **website** is also described. ... A system is described for enabling a user to make Internet purchases utilising a **transfer of a pre-determined credit** to an on-line account from an **existing service** provider to that user. In use, a user dials a telephone number from a telephone... provider bill in consideration for the transfer of credit to their account associated with the **Internet** payment system. The **customer** can then go to a participating merchant's **website**, make their selections of goods and/or services **and** complete the transaction by clicking on a **payment** button associated with the system of the... been successfully completed. An associated system for age verification to vet access to an Internet **website** is also described. ... **compte associe au systeme de paiement par Internet. Le client peut alors aller sur un site Web commercial participant, selectionner des produits et/ou des services et finaliser la transaction en cliquant sur le bouton de paiement associe au systeme decrit. Le credit est alors transfere..... succes. Un systeme associe de verification d'age permet de filtrer l'accès a un site Web. >...Claims:the database;means for transferring to the user's account in the database a pre-determined amount of credit from an existing service provider to the user;means for allowing the transfer of credit from the pre-determined amount to an account of an Internet-enabled merchant, another user account or an external account or credit facility, wherein the means for transferring credit to the user's account operates independently of the means for allowing the transfer of credit.>**

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17/3,K/1 (Item 1 from file:350) [Links](#)

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0015038120 *Drawing available*

WPI Acc no: 2005-386121/200539

Related WPI Acc No: 2005-344421; 2005-344449

XRPX Acc No: N2005-313188

Transaction processing method in point of sales device, involves transmitting instructions from device to stored-value and credit instruments based on response for request to select distribution of transaction cost among instruments

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: MONK J

Patent Family (3 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2005045625	A2	20050519	WO 2004US35810	A	20041027	200539	B
US 20050108130	A1	20050519	US 2003694924	A	20031027	200539	E
			US 2004974548	A	20041026		
US 20050114217	A1	20050526	US 2003694925	A	20031027	200539	E
			US 2004974463	A	20041026		

Priority Applications (no., kind,date): US 2004974548 A 20041026; US 2003694925 A 20031027; US 2003694924 A 20031027; US 2004974463 A 20041026

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2005045625	A2	EN	48	7		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
US 20050108130	A1	EN			C-I-P of application	US 2003694924
US 20050114217	A1	EN			C-I-P of application	US 2003694925

Original Publication Data by Authority...**Original Abstracts:**parameters to be associated with the chip card are

received. A credit account associated with **the** chip card is **established** in accordance with **the** credit-account parameters. Stored-value-account parameters to be associated with **the** chip card are also... .. in support of the transaction. The information identifies both a stored-value account and **a credit account**, and **identifies** current balances for the stored-**value** and **credit accounts**. The accounts were linked substantially contemporaneously with issuance of the chip card to the customer... .. systems enable a transaction to be processed with a customer at a point of sale **with** a combined stored-**value** and **credit** instrument. A cost for the transaction is received at a point-of-sale device. In... .. identifier un instrument associe a un compte a valeur stockee et a un compte de **credit**, a associer simultanement le compte a valeur stockee et le compte de credit a l'attribution de l'instrument... .. de repartition du cout de la transaction entre les comptes a valeur stockee et de **credit** destinee au dispositif de point de vente, a transmettre des instructions depuis le dispositif de point... .. **Claims:** chip card for a customer, the method comprising: receiving credit-account parameters to be associated **with** the chip card; **establishing** a **credit** account associated with the chip **card** in **accordance** with the credit-account parameters; receiving stored-value-account parameters to be associated with the... .. identifies an initial balance for the stored-value account and an initial balance for the **credit account**; installing the chip in the chip card; and issuing the chip card to the customer... .. generating a request to select a distribution of the cost for the transaction among **the** stored-value and **credit** accounts for presentation at the point-of-sale device; **determining** an **updated** balance for the stored-value account and an updated balance for the credit account in accordance with **application** of the distribution of the cost for the transaction selected in response to the request; and writing, to the... .. card **with** the chip-card communications device, updated information for the stored-value account and **for** the **credit** account, wherein the updated information identifies the updated balance for the stored-value account and...

17/3,K/2 (Item 2 from file:350) [Links](#)

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0014905046 *Drawing available*

WPI Acc no: 2005-252824/200526

XRPX Acc No: N2005-208106

Credit approval monitoring method for use in business applications, involves notifying consumer upon determining that credit report of consumer satisfies specific criteria of credit grantor

Patent Assignee: TRANSUNION LLC (TRAN-N)

Inventor: LEFNER K; ZABRAN S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050065874	A1	20050324	US 2003504242	P	20030918	200526	B
			US 2004944606	A	20040917		

Priority Applications (no., kind,date): US 2003504242 P 20030918; US 2004944606 A 20040917

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050065874	A1	EN	10	5	Related to Provisional	US 2003504242

Credit approval monitoring method for use in business applications, involves notifying consumer upon determining that credit report of consumer satisfies specific criteria of credit grantor **Original Titles:**Credit approval monitoring system and method**Alerting Abstract ...NOVELTY** - The method invdves periodically screening the **credit** report to **determine** whether the **credit** report of consumer satisfies specific**criteria** of the **credit grantor**. The consumer is notified,when selected **criteria** is satisfied. **DESCRIPTION** - An **INDEPENDENT CLAIM** is also included for**credit approval** monitoring system....**USE** - For monitoring **credit approval** in business **applications**.**DESCRIPTION OF DRAWINGS** - The figure shows the flow diagram illustrating the **credit approval** monitoring process. **OriginalPublication Data by Authority****Original Abstracts:**A **credit approval** monitoring system comprises a database system**storing** credit files for consumers. A monitoring processing system...
... transmits messages indicative of changes in a subscribers credit report. A screening processing system screens **credit** reports to **determine** if **credit** applicants satisfy select criteriã. A watch processing system is operatively associated with the monitoring processing system and the screening processing system for periodically requesting the screening processing system to**determine** if the **credit** report of a select consumer satisfies the select criteria and sending the determination to the monitoring processing system to nify the select consumer if the screening processing system **determines** that the **credit** report of the select consumer satisfies the select criteria.**Claims:**We claim:**1.** A **credit approval** monitoring method comprising:continually monitoring a edit report of a consumer;ndifying the consumer when any changes are madeto the consumer's credit report;periodically screening the**credit** report to **determine** if the consumer satisfies select**criteria** of a **credit grantor**; andnotifying the consumer if the screening determines that the consumer satisfies the select criteriã.

17/3,K/3 (Item 3 from file:350) Links

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0014453311 *Drawing available*

WPI Acc no: 2004-644321/200463

XRPX Acc No: N2004-509569

Wireless communication method for Bluetooth device in industrial application, involves updating credit and temporary account values to unevenly distribute credit values, upon interruption of communication through selected link

Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)

Inventor: CHA G H; CHANG K; CHANG K S; EOM D; EOM D S; JANG G S; JOO Y; JOO Y I; JU Y I; LEE T; LEE T J; OH J; OH J S; PARK J; PARK J H; TCHAH K; TCHAH K H; TCHAN K

Patent Family (6 patents, 35 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1453254	A2	20040901	EP 20044086	A	20040223	200463	B
JP 2004266839	A	20040924	JP 200456561	A	20040301	200463	E
US 20040177038	A1	20040909	US 2004788316	A	20040301	200463	E
CN 1525656	A	20040901	CN 200410007363	A	20040301	200478	E
KR 2004077375	A	20040904	KR 200312900	A	20030228	200506	E
KR 555872	B1	20060303	KR 200312900	A	20030228	200724	E

Priority Applications (no., kind,date): KR 200312900 A 20030228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
EP 1453254	A2	EN	19	13		
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
JP 2004266839	A	JA	16			
KR 555872	B1	KO			Previously issued patent	KR 2004077375

Wireless communication method for Bluetooth device in industrial application, involves updating credit and temporary account values to unevenly distribute credit values, upon interruption of communication through selected... Alerting Abstract ...Prevents waste of wireless resources occurring in case of evenly distributing credits in an adaptive credit distribution and provides secured throughput.**Enables** establishments of appropriate parameters based on quality of service (QOS) requirements of each link... Original Publication Data by Authority..**Original Abstracts:**Bluetooth device connected to multiple piconets and operating in a scatter mode, includes steps of **establishing credit** values by link for the multiple piconets, and the total sum of the credit values... device connected to multiple piconets and operating in a scatter mode, includes steps of (a) **establishing credit** values by link for the multiple piconets, and the total sum of the credit values. ...**Claims:**to a plurality of piconets and operating in a scatter mode, comprising steps of:(a)**establishing credit** values by link for the plurality of piconets, and a total sum of

respective credit..... to a plurality of piconets and operating in a scatter mode comprising steps of: (a) **establishing credit** values by link for the plurality of piconets, and a total sum of respective credit...

17/3,K/4 (Item 4 from file:350) [Links](#)

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0014232597 *Drawing available*

WPI Acc no: 2004-418537/200439

XRPX Acc No: N2004-332163

Financial transaction processing method of transaction card for goods purchase, involves comparing aggregate amount of card balance and transaction amount to be charged against card account, during payment request for goods

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N); AZIMI-POUR C M (AZIM-I); CHATTERJEE P B (CHAT-I); JIN K G (JINK-I); JUBITZ F (JUBI-I); KHATRI S C (KHAT-I); MERLI L E (MERL-I); MUKHERJEE J A (MUKH-I); NDONG J D (NDON-I); PARIKH L H (PARI-I); POLYCARPE L B (POLY-I); WONG K L (WONG-I)

Inventor: AZIMI-POUR C M; CHATTERJEE P B; JIN K G; JUBITZ F; KHATRI S C; MERLI L E; MUKHERJEE J A; NDONG J D; PARIKH L H; POLYCARPE L B; WONG K L

Patent Family (3 patents, 103 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040088257	A1	20040506	US 2002286521	A	20021101	200439	B
WO 2004042632	A2	20040521	WO 2003US34357	A	20031029	200439	E
AU 2003286765	A1	20040607	AU 2003286765	A	20031029	200469	E

Priority Applications (no., kind,date): US 2002286521 A 20021101

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040088257	A1	EN	8	2		
WO 2004042632	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2003286765	A1	EN			Based on OPI patent	WO 2004042632

Original Publication Data by Authority...**Original Abstracts:**by a process that includes execution an overlimit spend authorization logic that evaluates, among otheparameters, a user's **credit** history, card account payment**history**, card account spending patterns, requested transaction amount and risk level of transaction... .de chaque cycle de

facturation. Lorsque l'utilisateur a atteint ou dépasse la ligne de credit communiquee, chaque **demande** de transaction ulterieure de l'utilisateur est **analysee** sur une **base** cas par cas selon un processus qui comprend l'execution d'une logique d'autorisation de depassement de... ..**Claims:** card account having an associated line of credit, and a card balance indicative of previously **authorized** transaction amounts, (b) receiving an **authorization** request for a new transaction amount to be charged against said card account for payment.... e) when said aggregate amount is equal to or larger than said associated line of **credit**, **executing authorization** logic to **determine** an **authorization** response to said authorization request for said transaction amount; and (f) **when** said **aggregate** amount is less than **said** associated line of **credit**, **approving** said **authorization** requested.

17/3,K/5 (Item 5 from file:350) [Links](#)

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0013929656 *Drawing available*

WPI Acc no: 2004-109590/200411

XRPX Acc No: N2004-087181

Reward-based education method using Internet, involves securing payment for purchased items to merchant using credit account, based on purchased item information received by credit card company

Patent Assignee: CLEGG R L (CLEG-I); ETUK N M (ETUK-I); TABULA DIGITA INC (TABU-N)

Inventor: CLEGG R L; ETUK N M

Patent Family (5 patents, 98 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2004008280	A2	20040122	WO 2003US21748	A	20030711	200411	B
US 20040073488	A1	20040415	US 2002395274	P	20020711	200426	E
			US 2003618348	A	20030711		
AU 2003259115	A1	20040202	AU 2003259115	A	20030711	200450	E
AU 2003259115	A8	20051027	AU 2003259115	A	20030711	200624	E
US 7257367	B2	20070814	US 2002395274	P	20020711	200755	E
			US 2003618348	A	20030711		

Priority Applications (no., kind,date): US 2002395274 P 20020711; US 2003618348 A 20030711

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2004008280	A2	EN	30	4		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
US 20040073488	A1	EN			Related to Provisional	US 2002395274
AU 2003259115	A1	EN			Based on OPI patent	WO 2004008280
US 7257367	B2	EN			Related to Provisional	US 2002395274

...the points provided to students with respect to educational activity provided by an organizer, ~~determined~~. A credit account for **allowing** user to apply the monetary**value** to items purchased from merchant, is created by credit

card company. The payment for purchased ... Original Publication Data by Authority... **Original Abstracts:** for achievement of one or more goals within an educational activity. The rewards are preferably **credit** in a **form** that is widely accepted by merchants and other entities for items, such as goods and... .. for achievement of one or more goals within an educational activity. The rewards are preferably **credit** in a **form** that is widely accepted by merchants and other entities for items, such as goods and... .. atteint un ou plusieurs buts dans une activite educative. Les recompenses se presentent sous la **forme** d'un **credit** largement accepte par des commercants et d'autres entites pour des objets, tels que des...

17/3,K/6 (Item 6 from file:350) Links

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0013334078 *Drawing available*

WPI Acc no: 2003-421563/200339

XRPX Acc No: N2003-336670

Electronic transaction system performs authorization and returns authorization result to computer, based on received unique number which indicates authorization or unauthorization condition of credit card

Patent Assignee: HAGIWARA K (HAGI-I); HASUMI Y (HASU-I); HAYAASHI H (HAYA-I); KAWASHIMA T (KAWA-I); SONY CORP (SONY)

Inventor: HAGIWARA K; HAGIWARA K S F I I; HASUMI Y; HASUMI Y S F I I; HASUMIZU Y; HAYAASHI H; HAYAASHI H S F I I; KAWASHIMA T; KAWASHIMA T S F I I

Patent Family (8 patents, 101 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003038706	A1	20030508	WO 2002JP11444	A	20021101	200339	B
JP 2003141432	A	20030516	JP 2001337935	A	20011102	200341	E
US 20040093308	A1	20040513	WO 2002JP11444	A	20021101	200432	E
			US 2003250423	A	20031217		
CN 1491397	A	20040421	CN 2002804567	A	20021101	200446	E
EP 1443440	A1	20040804	EP 2002779989	A	20021101	200451	E
			WO 2002JP11444	A	20021101		
AU 2002344451	A1	20030512	AU 2002344451	A	20021101	200464	E
TW 200300237	A	20030516	TW 2002132434	A	20021101	200556	E
TW 234096	B1	20050611	TW 2002132434	A	20021101	200652	E

Priority Applications (no., kind,date): JP 2001337935 A 20011102

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003038706	A1	JA	53	10		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
JP 2003141432	A	JA	14			
US 20040093308	A1	EN			PCT Application	WO 2002JP11444
EP 1443440	A1	EN			PCT Application	WO 2002JP11444

				Based on OPI patent	WO 2003038706
Regional Designated States, Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR				
AU 2002344451	A1	EN		Based on OPI patent	WO 2003038706
TW 200300237	A	ZH			
TW 234096	B1	ZH			

...performs authorization and returns authorization result to computer, based on received unique number which indicates authorization or unauthorization condition of credit card Alerting Abstract ...authorizes and returns authorization result to a computer (7) when the received unique number indicates authorized credit card. The server (9) transmits the number to a server (11) which transfers the number ... ADVANTAGE - Security is enhanced, by authorizing the usage of the credit card... Original Publication Data by Authority Original Abstracts: If a received unique number (101) indicates a credit card that can be authorized in a server (9), the server (9) performs authorization and returns an authorization result to a computer (7). If this unique number (101) indicates a credit card that cannot be authorized in the server (9), the server (9) sends the unique number (101) to a server (11), which transfers the received unique number (101) to a server (13) of a credit card issuing company concerned. The server (13) authorizes the received unique number and sends an authorization result to the computer (7) and the... If a received unique number (101) indicates a credit card that can be authorized in a server (9), the server (9) performs authorization and returns an authorization result to a computer (7). If this unique number (101) indicates a credit card that cannot be authorized in the server (9), the server (9) sends the unique number (101) to a server (11), which transfers the received unique number (101) to a server (13) of a credit card issuing company concerned.... When a received unique number (101) indicates a credit card capable of authorization in a server (9), the server (9) performs authorization and returns the authorization result to a computer (7). When the unique number (101) indicates a credit card incapable of authorization in the server (9), the server (9) transmits the unique number (101) to a server (11). The server (11) transfers the unique number (101) to a server (13) of the company which has issued the credit card. The server (13) performs authorization and transmits the authorization result via the server (11) to the computer (7) and the server (9)... Claims: over a network, comprising: holding means for holding information about a credit card company which performs credit inquiry; identifying means for identifying a credit card company which performs credit inquiry on the basis of a unique number and said credit card company information if credit inquiry request information including a unique number associated with a credit card number and different from said credit number has been received from said another electronic commerce server; and transmitting means for transmitting said credit inquiry request information including said unique number to an electronic commerce server of the identified credit card company.... a network, comprising: holding means for holding information about a credit card company which performs credit inquiry; identifying means for identifying a credit card company which performs credit inquiry on the basis of a unique number and said credit card company information if credit inquiry request information including a unique number associated with a credit card number and different from said credit number has been received from said another electronic commerce server; and transmitting means for transmitting said credit inquiry request information including said unique number to an electronic commerce server of the identified credit card company.

17/3,K/7 (Item 7 from file:350) [Links](#)

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0013139624 *Drawing available*

WPI Acc no: 2003-221958/200321

XRPX Acc No: N2003-176967

Application program access enabling method for wireless access to server-resident software applications uses transmitted account information with credit authorization module

Patent Assignee: COOPER J P (COOP-I); DIXON G (DIXO-I); FIRESOFT TECHNOLOGIES LTD (FIRE-N); KARBOULONIS G (KARB-I); KARBOULONIS P P (KARB-I)

Inventor: COOPER J; COOPER J P; DIXON G; KARBOULONIS G; KARBOULONIS P; KARBOULONIS P P

Patent Family (4 patents, 98 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003010937	A2	20030206	WO 2002IB4146	A	20020702	200321	B
US 20030088511	A1	20030508	US 2001303640	P	20010705	200337	E
			US 2002175629	A	20020620		
AU 2002355311	A1	20030217	AU 2002355311	A	20020702	200452	E
AU 2002355311	A8	20051020	AU 2002355311	A	20020702	200615	E

Priority Applications (no., kind,date): US 2002175629 A 20020620; US 2001303640 P 20010705.

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003010937	A2	EN	69	24		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
US 20030088511	A1	EN			Related to Provisional	US 2001303640
AU 2002355311	A1	EN			Based on OPI patent	WO 2003010937
AU 2002355311	A8	EN			Based on OPI patent	WO 2003010937

...enabling method for wireless access to server-resident software applications uses transmitted account information with credit authorization module ...to application programs are requested via the link and account information is transmitted to a **credit authorization** module. **Authorization** is determined and access permitted. Original Publication Data by Authority... **Claims:**the applications program services via the wireless

telecommunications service;transmitting the account information to **credit authorizing** module; **determining** if the account identification information is associated with **credit value**, and if **the associated credit value** is sufficient to **authorize** access to the applications program;**and****permitting** access to the **applications program** via the wireless telecommunications**service** when a response from the**credit authorizing** module is positive, and wherein when the response is negative service is denied.

17/3,K/8 (Item 8 from file:350) [Links](#)

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0011182299 *Drawing available*

WPI Acc no: 2002-120238/200216

Credit card service system and method

Patent Assignee: LEE M (LEEM-I); LEE M S (LEEM-I)

Inventor: LEE M; LEE M S

Patent Family (8 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2001082479	A	20010830	KR 200145463	A	20010727	200216	B
WO 2003012712	A1	20030213	WO 2002KR1395	A	20020724	200313	E
KR 353775	B	20020928	KR 200145463	A	20010727	200322	E
AU 2002325562	A1	20030217	AU 2002325562	A	20020724	200452	E
EP 1446743	A1	20040818	EP 2002758900	A	20020724	200454	E
			WO 2002KR1395	A	20020724		
US 20040177037	A1	20040909	WO 2002KR1395	A	20020724	200459	E
			US 2004484390	A	20040121		
JP 2004537815	W	20041216	WO 2002KR1395	A	20020724	200482	E
			JP 2003517812	A	20020724		
CN 1533546	A	20040929	CN 2002814401	A	20020724	200504	E

Priority Applications (no., kind,date): KR 200145463 A 20010727

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
KR 2001082479	A	KO	1	10		
WO 2003012712	A1	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
KR 353775	B	KO			Previously issued patent	KR 2001082479
AU 2002325562	A1	EN			Based on OPI patent	WO 2003012712
EP 1446743	A1	EN			PCT Application	WO 2002KR1395
					Based on OPI patent	WO 2003012712
Regional Designated	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV					

States,Original	MC	MK	NL	PT	RO	SE	SI	SK	TR
US 20040177037	A1		EN					PCT Application	WO 2002KR1395
JP 2004537815	W		JA	36				PCT Application	WO 2002KR1395
								Based on OPI patent	WO 2003012712

Alerting Abstract DESCRIPTION - Credit card inquiring devices(1-1,1-2,1-3) are installed in credit card member stores, respectively. A VAN server(2) performs a **credit card transaction approval** by connecting to the **credit card inquiring devices**(1-1,1-2,1-3) in a predetermined area. A server(5) of.....store. A relay server(3) collects selling information by using credit cards from the each **credit card inquiring device** and the VAN server(2) and transmits the information to the server(4) of... Original Publication Data by Authority..

Original Abstracts:the present invention includes the first step of collecting information on purchases made under the **authorization** between a **credit card inquiry machine** and a **server** of a **value added network (VAN)** company, the second step of combining the collected information on purchases into... .. part,as the bank can allow cash advance on security of sales receipt, which is **authorized** by the **credit card issuer**, the **bank** has the advantages of safe investment and secured profit..... the present invention includes the first step of collecting information on purchases made under the **authorization** between a **credit card inquiry machine** and a **server** of a **value added network (VAN)** company, the second step of combining the collected information on purchases into a total... ..banks part, as the bank can allow cash advance on security of sales receipt, which is **authorized** by the **credit card issuer**, the bank has the advantages of **safe investment** and secured profit... .. the present invention includes the first step of collecting information on purchases made under the **authorization** between a **credit card inquiry machine** and a **server** of a **value added network (VAN)** company, the second **step** of combining the collected information on purchases into a total and then notifying the total... part, as the bank can allow cash advance on security of sales receipt, which is **authorized** by the **credit card issuer**, the bank has the advantages of safe investment and secured profit. ...

Claims:A credit card service system with sales and a credit loan limit linked comprising: a **credit card inquiry machine** located at each merchant accepting **credit cards**; a VAN server performing a role for **authorizing a credit card** by connecting to **credit card inquiry machines** in a certain area; a **credit card company server** managing transaction using credit cards by connecting to the VAN server; and a bank... .. improvement further comprises an intermediate server collecting sales information on a credit card from the **credit card inquiry machines** and/or the VAN server, and transmitting the collected sales information to the bank server of a bank with which the merchant accepting credit cards has an account, wherein the bank server increases the **credit loan limit determined** in the account of the merchant which **generates** corresponding sales in proportional to the sales information received from the intermediate server.

17/3,K/9 (Item 9 from file:350) Links
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0010783178 *Drawing available*
 WPI Acc no: 2001-398282/200142
 XRPX Acc No: N2001-293535

Providing consumer with personalized credit-related information based on credit history data of consumer by generating summary report of personalized credit-related information based on credit history data

Patent Assignee: BINNS D W (BINN-I); BRODY R M (BROD-I); E-SCORING INC (ESCO-N); KENNEDY R (KENN-I)

Inventor: BINNS D W; BRODY R M; KENNEDY R

Patent Family (3 patents, 92 count ries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001045012	A2	20010621	WO 2000US34036	A	20001214	200142	B
AU 200121050	A	20010625	AU 200121050	A	20001214	200162	E
US 20020077964	A1	20020620	US 1999170960	P	19991215	200244	E
			US 2000737459	A	20001214		

Priority Applications (no., kind,date): US 2000737459 A 20001214; US 1999170960 P 19991215

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001045012	A2	EN	44	6		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200121050	A	EN			Based on OPI patent	WO 2001045012
US 20020077964	A1	EN			Related to Provisional	US 1999170960

Alerting Abstract ...NOVELTY - An **inquiry** for **credit** history data relating to the consumer is transmitted to a credit bureau, in response to... **USE** - For providing consumers **credit** information and anonymous **pre-approved** offers from merchants based **upon** consumer **credit** information.... and negative aspects of their credit report, as well as how the consumer can go **about** improving their **credit** rating. **Allows** consumers to receive **pre-approved** offers from **merchants**, where **the** merchants do not make **merchant** inquiries into the consumer's **credit** report that can negatively **affect** the consumer's **credit** rating. The merchants can provide consumers offers without seeing the

consumer's credit report so... that can receive the consumer's credit data, maintain the data in confidentiality, receive merchant **criteria for pre-approved** offers, and identify to consumers those **merchants** offers for which the consumer has been pre-approved. Original Publication Data by Authority... **Original Abstracts:** credit rating. The system and method of the present invention also provide consumers with **pre-approved credit** offers from a **consumer**-selected group of merchants, where the consumers are anonymous to the merchants, and the merchants do not receive copies of the consumer's credit report. Additional functions of the present invention include **allowing** users to opt-out or opt-into solicitation lists, and **enabling** users to automatically **monitor** their **credit** report. The present **invention** offers these services through a third party agent of the consumer which can be accessible... suggestions to help consumers better their credit rating. The system and method of the present **invention** also provide consumers with **pre-approved credit** offers from a consumer-selected group of **merchants**, where the consumers are anonymous to the merchants, and the merchants do not receive copies of the consumer's credit report. Additional functions of the present invention include **allowing** users to opt-out or opt-into solicitation lists, and **enabling** users to automatically monitor their **credit** report. The **present** invention offers these services through a third party agent of the consumer which can be accessible to the consumer via the... request consumer information and determine pre-approved offers from a plurality of merchants while protecting the confidentiality of consumer **credit** information without negative consequences on a consumer's credit... et determiner des offres pre-approuvees provenant de plusieurs commercants tout en protegeant la confidentialite des informations de **credit** relatives au consommateur sans consequences nefastes sur la situation de credit du consommateur. ... **Claims:** for personalized credit-related information; transmitting to a credit bureau, in response to the request from the consumer, an **inquiry** for **credit** history **data** relating to the consumer; receiving credit history data on the consumer in response to the **inquiry**; generating a summary report of personalized credit-related information based on the **credit** history data, the **summary** report including a **credit** score and an explanatory statement suggesting steps to improve the credit score; and transmitting the...

17/3,K/10 (Item 10 from file:350) Links

Derwent WPIX

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0009751232 *Drawing available*

WPI Acc no: 2000-037397/200003

Related WPI Acc No: 2001-256088

XRPX Acc No: N2000-028076

Gift credit and transaction management system for various retail stores etc.

Patent Assignee: ALBRECHT J L (ALBRI)

Inventor: ALBRECHT J L

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5984180	A	19991116	US 1997944392	A	19971006	200003	B

Priority Applications (no., kind,date): US 1997944392 A 19971006

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 5984180	A	EN	11	6	

Alerting Abstract...NOVELTY - Data regarding the creation/authorization of secondary or giftcredit card accounts entered through inputunit (506), is processed by CPU (500) and stored in... stores are connected to the CPU. A primary memory (504) stores data associated with consumercredit accounts. The purchaser authorizes the card sponsoring institution by consumer credit card account and also creates a secondaryaccount... Original Publication Data by Authority**Original Abstracts:** A method and system for providing purchasablevalue for gifts and other uses in theform of a credit instrument is provided. A purchaser of a giftcredit instrument authorizes a credit institutionwith which the purchaser holds a credit account to create a limited-value, non-renewable secondary account linked exclusively to the purchaser's credit account. Acredit instrument is issuedto an authorized user which credit instrument uniquely identifies the secondary account. The gift credit instrument may be used in the same manner as the purchaser's credit instrument; however... **Claims:**more of said plurality of points of sale in said credi transaction system, wherein saidcredit instrument uniquely identifies said secondaryaccount and data of said transactions are processed by said computer means and stored in said secondary computer memory...

17/3,K/11 (Item 11 from file:350) [Links](#)

Derwent WPIX

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0008588838 *Drawing available*

WPI Acc no: 1998-124169/199812

XRPX Acc No: N1998-098810

Game management system using credit card for playing pachinko game - has credit amount application balance liquidation apparatus which determines credit loan value provided to game card by liquidating remaining credit loan worth of game card

Patent Assignee: SOFIA KK (SOFI-N)

Inventor: IOKI S

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 10005415	A	19980113	JP 1996158434	A	19960619	199812	B
JP 3710210	B2	20051026	JP 1996158434	A	19960619	200570	E

Priority Applications (no., kind,date): JP 1996158434 A 19960619

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
JP 10005415	A	JA	18	16		
JP 3710210	B2	JA	18		Previously issued patent	JP 10005415

...has credit amount application balance liquidation apparatus which determines credit loan value provided to game card by liquidating remaining credit loan worth of game card Alerting Abstract ...The information on the credit card are read and used for the application of credit loan value that enables the lending of game card by the ball dispersing apparatus. A credit amount application apparatus (16) provides credit loan value to the game card. A credit amount application balance liquidation apparatus (17) determines the credit loan value provided to the game card by liquidating the remaining credit loan worth of ...

? show files

[File 2] **INSPEC 1898-2007/Oct W3**

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[File 35] **Dissertation Abs Online 1861-2007/Jul**

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[File 65] **Inside Conferences 1993-2007/Oct 30**

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[File 99] **Wilson Appl. Sci & Tech Abs 1983-2007/Sep**

(c) 2007 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource 82-2007/Oct**

(c) 2007 Info.Sources Inc. All rights reserved.

[File 474] **New York Times Abs 1969-2007/Nov 02**

(c) 2007 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs 1973-2007/Nov 02**

(c) 2007 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM) 1986-2002/Dec 13**

(c) 2002 The Gale Group. All rights reserved.

**File 583: This file is no longer updating as of 12-13-2002.*

[File 23] **CSA Technology Research Database 1963-2007/Sep**

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[File 139] **EconLit 1969-2007/Sep**

(c) 2007 American Economic Association. All rights reserved.

[File 56] **Computer and Information Systems Abstracts 1966-2007/Sep**

(c) 2007 CSA. All rights reserved.

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Set	Items	Description
S1	2678	S CREDIT? ? (3N) (APPLICATION? ? OR FORM? ? OR DEMAND? ? OR INQUIR??? OR PETITION? ? OR REQUISITION? ?)
S2	2838	S CREDIT? ? (3N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???)
S3	6471	S CREDIT? ? (5N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR APPROV? OR GRANT?)
S4	119	S S3 (7N) (VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR CRITERIA)
S5	7420	S (SUBMITTING OR SUBMIT OR SEND OR SENDING OR TRANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PASSING OR TRANSMIT OR TRANSMITTING OR COMMUNICATE OR COMMUNICATING) (5N) (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ?)

S6 40970 S (SPONTANEOUS?? OR INSTANTANEOUS?? OR (INCUR??? OCCU?)()IMMEDIATE?? OR
 ON()GOING OR SIMULTANEOUS? OR SAME()TIME OR REALTIME OR REAL()TIME OR CONCURRENT? OR
 DYNAMIC?) (3N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR
 APPROV? OR GRANT?)
 S7 961592 S (WEBSITE? OR WEB? OR SITE? OR WEB?()SITE? OR WEBPAGE? OR WEB()PAGE? OR
 WEB()SERVER? OR WEBSERVER?)
 S8 3873 S AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J? OR WINSLADE, C? OR
 WINSLADE C? OR WINSLADE(2N)C?)
 S9 0 S S8 AND S1
 S10 1 S S8 AND (S1:S3)
 S11 2071 S S7 AND S6
 S12 3 S S11 AND S5
 S13 133 S S1 AND S2
 S14 14 S S13 AND S3
 S15 14 S S14 NOT S12
 S16 0 S S13 AND S5
 S17 0 S S13 AND S5
 S18 0 S S13 AND S6
 S19 3 S S13 AND S7

? t /3,k/all

10/3,K/1 (Item 1 from file:2) **Links**

INSPEC

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03685628 **INSPEC Abstract Number:** C86035201

Title: General electronic payment system

Author Jansson, L.

Author Affiliation: Swedish Telecommun. Adm., Farsta, Sweden

Conference Title: New World of the Information Society. Proceedings of the Seventh International Conference on Computer Communication p.832-7

Editor(s): Bennett, J.M.; Pearcey, T.

Publisher: North-Holland, Amsterdam, Netherlands

Publication Date: 1985 **Country of Publication:** Netherlands xxxviii+886 pp.

ISBN: 0 444 87649 9

Conference Sponsor: Int. Council Comput. Commun

Conference Date: 30 Oct.-2 Nov. 1984 **Conference Location:** Sydney, NSW, Australia

Language: English

Subfile: C

Abstract: ...and Credit Card Handling' has been founded. This society has initiated a fidtrial for **credit card authorization** which can be seen as a first step on the way towards electronic payment.

Identifiers: ...**credit card authorization**;

Bennett, J.M. (editor); Pearcey, T. (editor)

? t /3,k/all

12/3,K/1 (Item 1 from file:2) Links

INSPEC

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10398071

Title: Semantic Web services enabled dynamic creation of supply chain

Author Yan Yalan; Zhang Jinlong; Yan Mi

Author Affiliation: Sch. of Manage., Huazhong Univ. of Sci. & Technol., Wuhan, China

Conference Title: 2006 International Conference on Service Systems and Service Management (IEEE Cat. No.06EX1406) p. 5 pp.

Publisher: IEEE , Piscataway, NJ, USA

Publication Date: 2007 **Country of Publication:** USA CD-ROM pp.

ISBN: 1 4244 0450 9 **Material Identity Number:** XX-2007-00302

U.S. Copyright Clearance Center Code: 1 4244 0450 9/2007/\$20.00

Conference Title: 2006 International Conference on Service Systems and Service Management

Conference Date: 25-27 Oct. 2006 **Conference Location:** Troyes, France

Language: English

Subfile: C D E

Copyright 2007, The Institution of Engineering and Technology

Title: Semantic Web services enabled dynamic creation of supply chain

Abstract: ...ideal supply chain should be created dynamically on the basis of specific requirements coming from customers. In this paper, we put forward architecture of dynamic creation of supply chain in which suppliers, manufacturers, distributors and retailers are... ..to be ready for possible cooperation, each enterprise could publish its own function modules as Web services. It is presumed that an agent manages customers' demands. According to customers' demands, this... ..appropriate manufacturer that further finds the appropriate supplier and distributor on the basis of discovering Web services so as to provide the needed product or service. The discovery of Web services is only the first step followed by the processes of invocation, composition and interoperation of Web services in the seamless integration of supply chain. The semantic descriptions of Web services provided by OWL-S would facilitate the automation of the above processes.

Descriptors: ...semantic Web;Web services

Identifiers: semantic Web services...

12/3,K/2 (Item 1 from file:583) [Links](#)

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09168277

DHL unveils handy wireless scanners

SINGAPORE: DHL USES PORTABLE WIRELESS SCANNERS

Business Times (XBA) 30 Sep 1999 Shipping Timesp.14

Language: ENGLISH

...in Singapore to equip its couriers with handheld wireless scanners, codenamed CatsEye, that not just transmit real-time delivery information to customers but improve its couriers' productivity. With the scanner, DHL couriers just have to scan shipment... as the shipment is scanned, customers and parcel recipients can log onto the firm's Web site to check the status of their packages. The scanner also delivers customers' pick-up requests... directory that eliminates the need for DHL couriers to carry delivery sheets and directories and enables them to instantaneously retrieve information on customs and export procedures. CatsEye will be introduced in Hong Kong, Japan... to introduce features like multi-language capability, credit and smart card payment facilities and on-site label printing.

12/3,K/3 (Item 1 from file:23) [Links](#)

CSA Technology Research Database

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0006860458 IP Accession No: 200507-80-22307; 200507-80-28536

An Industry Based Electronic Drawing Control System

Attia, Farouk G; Jorden, Chris A CMRT Department, University of Houston, Houston, Texas 77204-4083

Publication Date: 2001

Publisher: American Society for Engineering Education , 1818 N Street NW, Suite 600 , Washington , DC 20036

Country Of Publication: USA

Publisher Url: www.asee.org

Publisher Email: conferences@asee.org

Conference:

2001 ASEE Annual Conference & Exposition: Peppers, Papers,Pueblos, and Professors , Albuquerque, NM , USA , 24-27 June 2001

Document Type: Conference Paper

Record Type: Abstract

Language: English

Report No: Session 3663

File Segment: Civil Engineering Abstracts; Mechanical & TransportationEngineering Abstracts

Abstract:

...programmers and one systems developer. The system provides tools to sendgraphics and data in **real-time allowing** the customer to view the desired product electronicallyThe EDCS comprises of electronic communication, commercial... ..solutions throughthe use of the manufacturer's EDCS. The Internet is utilized to efficiently **communicate with customer sites** around the world.

? t /3,k/all

15/3,K/1 (Item 1 from file:2) **Links**

INSPEC

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10047814

Title: Neural network metalearning for credit scoring

Author Kin Keung Lai; Lean Yu; Shouyang Wang; Ligang Zhou

Author Affiliation: Coll. of Bus. Adm., Hunan Univ., Changsha, China

Conference Title: Intelligent Computing. International Conference on Intelligent Computing ICIC 2006. Proceedings (Lecture Notes in Computer Science Vol. 4113) p. 403-8

Editor(s): Huang, D.-S.; Li, K.; Irwin, G.W.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 2006 **Country of Publication:** Germany xxvii+1331 pp.

ISBN: 3 540 37271 7 **Material Identity Number:** XX-2006-01203

Conference Title: Intelligent Computing. International Conference on Intelligent Computing ICIC 2006. Proceedings

Conference Date: 16-19 Aug. 2006 **Conference Location:** Kunming, China

Language: English

Subfile: C

Copyright 2006, The Institution of Engineering and Technology

Abstract: In the field of **credit risk analysis**, the problem that we often encountered is to increase the model accuracy as possible using... models so as to improve the reliability, i.e., predict defaults accurately. For illustration, a **credit card application approval** experiment is performed.

Identifiers: ...**credit risk analysis**; ... **credit card application**

15/3,K/2 (Item 2 from file:2) [Links](#)

INSPEC

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05754198 **INSPEC Abstract Number:** C9410-7120-012

Title: Introducing ES technology through-out commercial divisions of a group of Swiss Banks

Author Davila, J.M.

Author Affiliation: UNICIBLE Dev. Informatiques SA., Lausanne, Switzerland

Book Title: Analysis of the operational experiences of artificial intelligence in banking p. 273-83

Editor(s): Nottola, C.; Rossignoli, C.

Publisher: Franco Angeli, Milan, Italy

Publication Date: 1994 **Country of Publication:** Italy 416 pp.

ISBN: 88 204 8648 2

Language: English

Subfile: C

Abstract: ...Swiss banks. Every aspect of credit operation and management is being connected to the KBlemand analysis; **credit granting** (or rejection) decision; **credit** renewal decision; guaranty value analysis; follow up and surveillance of credit portfolio; figuring out in ..

Identifiers: ...**credit granting**;

15/3,K/3 (Item 1 from file:35) [Links](#)

Dissertation Abs Online

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02139717 ORDER NO: AADAA-I3212834

Trade credit and small business financing

Author: Antov, Dimitar Stanimirov

Degree: Ph.D.

Year: 2006

Corporate Source/Institution: Northwestern University (0163)

Source: Volume 6703A of Dissertations Abstracts International.

PAGE 1036 . 142 PAGES

ISBN: 978-0-542-62205-2

...firms that use trade credit. When I control for observable and unobservable firm characteristics, I establish that more trade **credit** is associated with higher levels of standard loans.

In the second chapter, I analyze the... levels. While suppliers do not loan directly to their clients they provide financing in the **form** of trade **credit** which indirectly **allows** firms to meet their desired investment targets. Secondly, I investigate how investment depends on th...

15/3,K/4 (Item 2 from file:35) [Links](#)

Dissertation Abs Online

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02040416 ORDER NO: AADAA-I3147520

Gender and credit: An analysis of women's experience in the credit market

Author: Awoonor-Williams, Princess Josephine

Degree: Ph.D.

Year: 2004

Corporate Source/Institution: Howard University (0088)

Source: Volume 6509A of Dissertations Abstracts International.

PAGE 3479 . 136 **PAGES**

ISBN: 0-496-06210-7

Gender and credit: An analysis of women's experience in the credit market

...of women in the credit market and sought to determine if the disparities in their credit application outcomes are due to gender discrimination or inadequate objective applicant characteristics. The study sought to... ..of 6.65%. The empirical results confirmed the value of including the key underwriting variable, credit history, in any analysis of credit denial or approval rates. In both OLS and logistic regressions, and at the aggregate level, and within the..

15/3,K/5 (Item 3 from file:35) [Links](#)

Dissertation Abs Online

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01697240 ORDER NO: AAD99-26725

ESSAYS ON THE DEMAND FOR MONEY BY FIRMS

Author: BAKHACHE, SAID A.

Degree: PH.D.

Year: 1999

Corporate Source/Institution: UNIVERSITY OF MARYLAND COLLEGE PARK (0117)

Source: Volume 6004A of Dissertations Abstracts International.

PAGE 1233 . 149 PAGES

...some desired level of liquidity. I show that endogenizing the liquidity in advance constraint by **allowing** trade **credit** to serve as another means of payment has critical theoretical implications. Ignoring trade credit in... incorrect theoretical predictions can obtain. The developed model **ab** provides a framework for analyzing the **demand** for trade **credit**. The ambiguous relationship between the rate of interest charged on trade credit and its use... results.

The second essay examines the empirical implications of accounting for the use of trade **credit** in the **analysis** of money demand by firms and the effect of financial innovation. I derive two testable...

15/3,K/6 (Item 4 from file:35) [Links](#)

Dissertation Abs Online

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0992821 ORDER NO: AADDX-82241

THE CONSUMER AND FAIR EXCHANGE: A THEORETICAL APPRAISAL OF THE MALAWI HIRE-PURCHASE ACT

Author: CHILUMPHA, CASSIM H.

Degree: PH.D

Year: 1986

Corporate Source/Institution: UNIVERSITY OF HULL (UNITED KINGDOM) (5019)

Source: Volume 4905A of Dissertations Abstracts International.

PAGE 1187 . 594 PAGES

...misdescribed by the supplier or he may charge an excessive rate of interest for the **credit allowance** made to the consumer or the supplier may insert into the credit agreement provisions which... ..agreements in Malawi the Hire-Purchase Act. This Act provides the basic content and **form** of a **credit** agreement and prohibits the supplier to insert certain clauses in the agreement and to engage... ..deals with the law relating to security agreements which may be made in respect of **credit** agreements. Chapter 6 **analyses** all the regulatory provisions of the Hire-Purchase Act. Chapters seven and eight explore the...

15/3,K/7 (Item 5 from file:35) [Links](#)

Dissertation Abs Online

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941292 ORDER NO: AAD87-02934

**A DISEQUILIBRIUM MODEL FOR SMALL OPEN DEVELOPING COUNTRIES: THE CASE OF PERU
(STABILIZATION, POLICY)**

Author: GOBITZ, JORGE E.

Degree: PH.D.

Year: 1986

Corporate Source/Institution: ARIZONA STATE UNIVERSITY (0010)

Source: Volume 4710A of Dissertations Abstracts International.

PAGE 3839 . 210 PAGES

...as permanent features of the economy.

In this context, a two-sector disequilibrium model that **allows** for unemployment, **credit** rationing, and trade under the assumption that the economy is a price taker in world....test of the above model provides support for the hypothesis that the labor market is **demand-determined** and that **credit** and import controls play an important role in the Peruvian economy. The policies suggested by...

15/3,K/8 (Item 6 from file:35) [Links](#)

Dissertation Abs Online

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762285 ORDER NO: AAD81-27167

AN ANALYSIS OF TRANSFER CREDITS ACCEPTED AND LENGTH OF TIME TAKEN TO COMPLETE BACHELOR'S DEGREES BY SELECTED TRANSFER BUSINESS MANAGEMENT STUDENTS

Author: ALTMAN, GENE

Degree: ED.D.

Year: 1981

Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT ALBANY (0668)

Source: Volume 4206A of Dissertations Abstracts International.

PAGE 2518 . 126 PAGES

AN ANALYSIS OF TRANSFER CREDITS ACCEPTED AND LENGTH OF TIME TAKEN TO COMPLETE BACHELOR'S DEGREES BY SELECTED TRANSFER BUSINESS...

...colleges did not parallel senior college courses. Although most colleges had a policy of giving credit for various forms of non-traditional learning, few actually did.

Most transfer students did not complete the bachelor... year colleges. Colleges which actively recruit transfer and non-traditional students were more liberal in granting transfer credits. Small colleges, private colleges, and non-members of the AACSB were also more liberal in granting credits. Colleges that were highly selective in admissions were slightly less liberal in granting transfer credit than colleges with lower admission standards. Included in the dissertation are suggestions for transfer students...

15/3,K/9 (Item 1 from file:256) [Links](#)

TecInfoSource

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00153484 **Document Type:** Review

Product Names: nFusion (229887)

Title: Credit and Collections Gain New Clout

Author: Greengard, Samuel

Source: Business Finance , v10 n6 p47(3) Jun 2004

ISSN: 1521-4818

Homepage: <http://www.businessfinancemag.com>

File Segment: Review

Record Type: Product Analysis

Revision Date: 20070300

...chargebacks and deductions. Today's credit and collections managers are responsible for many tasks, including **credit application**, verification, and **approval** processing; **credit** limit management; fraud and identity theft mitigation; dispute resolution; document management, deduction and chargeback processing...

Descriptors: Accounts Receivable; Collections Management; **Credit Analysis**; CRM

15/3,K/10 (Item 1 from file:475) [Links](#)

Wall Street Journal Abs

(c) 2007 The New York Times. All rights reserved.

01131022 NYT Sequence Number: 013007790904

(Westinghouse Credit Corp agrees to FTC order barring it from future violations of Federal equal credit laws as settlement against FTC charges that it violated those laws. FTC holds that some retail sellers of Westinghouse products took credit applications from customers and sent them to credit corp, noting marital status of customer. Asserts that credit co used that information in deciding whether to grant credit. Credit laws bar companies from using marital status to evaluate credit-worthiness (S).)

Wall Street Journal , Col. 3 , Pg. 2

Tuesday September 4 1979

...that it violated those laws. FTC holds that some retail sellers of Westinghouse products took credit applications from customers and sent them to credit corp, noting marital status of customer. Asserts that credit co used that information in deciding whether to grant credit. Credit laws bar companies from using marital status to evaluate credit-worthiness (S).)

15/3,K/11 (Item 1 from file:583) [Links](#)

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06105004

Malayan Credit forms property unit

SINGAPORE: PROPERTY SUBSIDIARY ESTABLISHED

Business Times (XBA) 25 Jan 1995 P.16

Language: ENGLISH

Malayan Credit forms property unit

Malayan Credit has established a 100% owned subsidiary in Singapore to undertake property development and investment. The new unit, called Malayan Credit (Serangoon) PteLtd, has an authorised share capital of S\$ 100 mn. *

15/3,K/12 (Item 2 from file:583) [Links](#)

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04048307

New consumer credit legislation proposed

SWEDEN - NEW CONSUMER CREDIT ACT UNDER CONSIDERATION

SIP Newsletter (SIP) 14 December 1990 p2

...the proposal. Consumers would not be obliged to repay part of the debt if, before **granting credit**, the lender failed to make a **credit** rating to **ascertain** that the consumer could afford to borrow. **Credit application forms** in direct mail advertising would be forbidden. Interest would have to be stated as APR..

15/3,K/13 (Item 1 from file:139) **Links**

Fulltext available through: **USPTO Full Text Retrieval Options**
EconLit

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681744

Title: Disequilibrium in the UK Corporate Loan Market

Author: Atanasova, Christina V.; Wilson, Nicholas

Author Affiliation: U Leeds; U Leeds

Journal Name: Journal of Banking and Finance ,

Journal Volume & Issue: 28 3 ,

Pages: 595-614

Publication Date: 2004

Availability: http://www1.elsevier.com/wps/product/cws_home/505558

ISSN: 0378-4266

Document Type: Journal Article

Abstract Indicator: Abstract

Abstract: ...small and medium size firms. The empirical specification is based on a disequilibrium model that allows for the possibility of transitory credit rationing. Sample firms are classified endogenously into "borrowing constrained" and "borrowing unconstrained". The analysis of credit rationing takes into account not only firm specific variables, but also important macroeconomic factors such as role as collateral in mitigating borrowing constraints; (ii) during periods of tight monetary conditions corporate demand for bank credit increases, whereas the supply of bank loans is reduced; (iii) to avoid bank credit rationing...

15/3,K/14 (Item 2 from file:139) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

EconLit

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229015

Title: The Demand for Retailer-Financed Instalment Credit: An Econometric Analysis

Author: Crook, Jonathan

Author Affiliation: U Edinburgh

Journal Name: Managerial and Decision Economics ,

Journal Volume & Issue: 10 4 ,

Pages: 311-19

Publication Date: December 1989

ISSN: 0143-6570

Document Type: Journal Article

Abstract Indicator: Abstract

Title: The Demand for Retailer-Financed Instalment Credit: An Econometric Analysis

Abstract: ...increasing interest rates rather than by re-introducing terms controls. This paper presents estimates of demand functions for new credit extended by retailers which was financed by them and repaid by installments. Following earlier papers, a stock-adjusted model is presented that is extended to allow for credit rationing. The results suggest that the demand for such new credit extended is related negatively to terms control and positively to personal disposable income and expectations... ...with questionnaire evidence that consumers are unaware of the interest rate that they pay for credit. Elasticities of demand are presented.

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19/3,K/1 (Item 1 from file:2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)
INSPEC

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09379015

Title: First Command Bank perks up loan process

Author Ramsaran, C.

Journal: Bank Systems + Technology vol.41, no.5 p. 44

Publisher: CMP Media Inc ,

Publication Date: May 2004 **Country of Publication:** USA

CODEN: BSYTEE **ISSN:** 1045-9472

SICI: 1045-9472(200405)41:5L:44:FCBP;1-X

Material Identity Number: N682-2004-006

Language: English

Subfile: D

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Abstract: ...Software's (North Richland Hills, Texas) Mark IV product, a client/server-based solution for **analyzing** consumer **credit applications**. Mark IV automates the entire decision process, tracking loan applications from the entry of the... ..and underwriting process, to the point of account setup and funding. It accesses third-party **credit** reports, **analyzes applications** against internal loan guidelines and applies a customized loan scorecard. Though the bank wanted a... ..Microsoft (Redmond, Wash.) Windows-based solution allows First Command to accept loan applications via its **Web site**, through an application that Cypress wrote for the bank. The implementation has been a success...

Identifiers: ...consumer **credit applications**;**Web site**;

19/3,K/2 (Item 2 from file:2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#)

INSPEC

(c) 2007 Institution of Electrical Engineers. All rights reserved.

08900191 **INSPEC Abstract Number:** A2004-09-9385-001

Title: Targeting climate forecasts for agricultural applications in sub-Saharan Africa: situating farmers in user-space

Author Amissah-Arthur, A.

Author Affiliation: Sch. of Theor. & Appl. Sci., Ramapo Coll. of NJ, Mahwah, NJ, USA

Journal: Climatic Change vol.58, no.1-2 p. 73-92

Publisher: Kluwer Academic Publishers ,

Publication Date: May 2003 **Country of Publication:** Netherlands

CODEN: CLCHDX **ISSN:** 0165-0009

SICI: 0165-0009(200305)58:1/2L:73:TCFA;1-K

Material Identity Number: C212-2003-005

Item Identifier (DOI): [10.1023/A:1023462613213](#)

Language: English

Subfile: A

Copyright 2004, IEE

Abstract: ...and demand for climate forecasts vary according to the production systems and market forces that determine credit, demand and input availability and, thus, the usability of forecasts depend on the characteristics of the... demonstrated here could be adopted for other parts of the world for: (1) selecting survey sites to determine the benefits of climate forecasts using farmers participatory rapid rural appraisals and simulation ...

Identifiers: ...survey site selection...

? show files

[File 15] **ABI/Inform(R)** 1971-2007/Nov 02

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2007/Oct 31

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**File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Oct 29

(c) 2007 The Gale Group. All rights reserved.

**File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Oct 31

(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod. Annou.(R)** 1985-2007/Oct 26

(c) 2007 The Gale Group. All rights reserved.

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(c) 2007 The Gale Group. All rights reserved.

[File 75] **TGG Management Contents(R)** 86-2007/Oct W3

(c) 2007 The Gale Group. All rights reserved.

[File 95] **TEME-Technology & Management** 1989-2007/Oct W4

(c) 2007 FIZ TECHNIK. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2007/Oct 30

(c) 2007 The Gale Group. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2007/Nov 02

(c) 2007 Dialog. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Nov 02

(c) 2007 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2007/Nov 02

(c) 2007 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2007/Nov 02

(c) 2007 PR Newswire Association Inc. All rights reserved.

**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2007/Nov 02

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

**File 624: Homeland Security & Defense and 9 Plat energy journals added Please see HELP NEWS624 for more*

[File 634] **San Jose Mercury** Jun 1985-2007/Oct 25

(c) 2007 San Jose Mercury News. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Oct 31

(c) 2007 The Gale Group. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 625] **American Banker Publications** 1981-2007/Oct 25

(c) 2007 American Banker. All rights reserved.

[File 268] **Banking Info Source** 1981-2007/Oct W2

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2007/Oct 29

(c) 2007 Bond Buyer. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2007/Oct 29

(c) 2007 Dialog. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200742

(c) 2007 European Patent Office. All rights reserved.

**File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20071011UT=20071004

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**File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

; d s

Set	Items	Description
S1	127952	S CREDIT? ?(3N) (APPLICATION? ? OR FORM? ? OR DEMAND? ? OR INQUIR??? OR PETITION? ? OR REQUISITION? ?)
S2	233465	S CREDIT? ?(3N) (IDENTIF??? OR DETERMIN??? OR DECID??? OR ASCERTAIN??? OR ESTABLISH??? OR DISTINGUISH??? OR ANALYZ??? OR ANALYS???)
S3	315839	S CREDIT? ?(5N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR APPROV? OR GRANT?)
S4	6856	S S3(7N) (VALUE? ? OR PARAMETER? ? OR CONDITION? ? OR MEASUREMENT? ? OR CRITERIA)
S5	728547	S (SUBMITTING OR SUBMIT OR SEND OR SENDING OR TRANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PASSING OR TRANSMIT OR TRANSMITTING OR COMMUNICATE OR

COMMUNICATING) (5N) (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ?)

S6 397067 S (SPONTANEOUS?? OR INSTANTANEOUS?? OR (INCUR??? OCCU?) () IMMEDIATE?? OR
ON() GOING OR SIMULTANEOUS? OR SAME() TIME OR REALTIME OR REAL() TIME OR CONCURRENT? OR
DYNAMIC?) (3N) (PERMISSION OR PERMIS? OR AUTHORIZ? OR AUTHORIS? OR ALLOW? OR ENABL? OR
APPROV? OR GRANT?)

S7 23208264 S (WEBSITE? OR WEB? OR SITE? OR WEB? () SITE? OR WEBPAGE? OR WEB() PAGE? OR
WEB() SERVER? OR WEBSERVER?)

S8 3146 S AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J? OR WINSLADE, C? OR
WINSLADE C? OR WINSLADE(2N)C?)

S9 15 S S8 AND S1:S3

S10 0 S S9 AND S6

S11 26225 S S7(7N)S6

S12 53 S S11(3N)S5

S13 0 S S12(7N) (S1:S4)

S14 11 S S12 AND CREDIT? ?

S15 1889 S S1(7N)S2

S16 148 S S15(7N)S3

S17 5 S S16(7N)S4

S18 1 S S16(3N) (S5:S7)

S19 70 S S16 AND (S5:S7)

S20 33 S S19 NOT PY>2000

S21 16 RD S20 (unique items)

S22 17 S S20 NOT S21

S23 3 IDPAT (sorted in duplicate/non-duplicate order)

S24 3 IDPAT (primary/non-duplicate records only)

? t s9/3,k/all

9/3,K/1 (Item 1 from file:15) Links

ABI/Inform(R)

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02951652 866072741

Selecting a Lead Bank: U.S. and European Companies Differ

Bennett, Jay

Financial Executive v21n6 pp: 63-64

Jul/Aug 2005

ISSN: 0895-4186 Journal Code: FEX

Word Count: 1460

Bennett, Jay

Text:

...and in less need of certain financial services products than in years past. This situation allows companies the freedom to establish credit relationships with those banks that can best serve their needs for critical M&A and...

9/3,K/2 (Item 2 from file 15) Links

ABI/Inform(R)

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00141030 81-10845

Using Your Computer to Improve Cash Flow

Bennett, Jerome V.

Credit & Financial Management v83n5 pp: 11-13

May 1981

ISSN: 0011-0973 **Journal Code: CFM**

Bennett, Jerome V.

Abstract:

...the DP staff. The accounts receivable program consists basically of 3 modules. The first module **establishes** customer **credit** qualification information on the master file concerning: 1. individual order credit limits, 2. cumulative credit...

9/3,K/3 (Item 1 from file 16) Links

Gale Group PROMT(R)

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05218474 **Supplier Number:** 47960102

Bankers appeal comptroller's ruling on credit union customers.

Bennett, Jane

Tampa Bay Business Journal , p 6

Sept 5 , 1997

Language: English **Record Type:** Abstract

Document Type: Magazine/Journal ; Trade

Bennett, Jane

Abstract:

...Court of Appeals in Tallahassee, FL, stems from a US Supreme Court injunction not to allow credit unions from accepting non-related multiple groups, according to a company spokesperson John Milstead. The...

9/3,K/4 (Item 2 from file 16) [Links](#)

Gale Group PROMT(R)

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05127811 Supplier Number: 47828224

Bankers covet credit union deposit growth.

Bennett, Jane

Jacksonville Business Journal , p 3

July 11 , 1997

Language: English **Record Type:** Abstract

Document Type: Magazine/Journal ; Trade

Bennett, Jane

Abstract:

...two banks. Currently, banks are awaiting a decision by the Supreme Court on who is allowed to be a credit union customer. The US Court of Appeals had ruled that credit unions may only take...

9/3,K/5 (Item 1 from file 148) [Links](#)

Gale Group Trade & Industry DB

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0018490051 **Supplier Number:** 134301012 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Selecting a lead bank: U.S. and European companies differ.

Bennett, Jay

Financial Executive ,21 , 6 , 63(2)

July-August , 2005

ISSN: 0895-4186

Language: English

Record Type: Fulltext

Word Count: 1585 **Line Count:** 00138

Bennett, Jay

...and in less need of certain financial services products than in years past. This situation allows companies the freedom to establish credit relationships with those banks that can best serve their needs for critical M & A and...

9/3,K/6 (Item 2 from file 148) [Links](#)

Gale Group Trade & Industry DB

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01763386 **Supplier Number:** 02702339 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Underground government.

Bennett, James T.; DiLorenzo, Thomas J.

Inc. , v5 , p14(2)

April , 1983

ISSN: 0162-8968

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 1292 **Line Count:** 00105

Bennett, James T...

...less-favored borrowers. They are crowded out of the credit markets, as loan guarantees increase credit demand while reducing the credit supply to nonguaranteed borrowers.

In 1980, for example, when a 20% prime rate and a...

9/3,K/8 (Item 1 from file 13) Links

BAMP

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00554654 23977561

1153001 (Use Format 7 Or 9 For Fulltext)

Credit the card for sales increase

(Credit cards can help a franchisee "up sell" products or services; franchisees who decide to take credit cards must undergo an application process themselves)

Article Author: Bennett, Julie

Franchise Times , v 3 , n 7 , p 18

August 1997

Document Type: Journal ISSN: 1087-9471 (United States)

Language: English **Record Type:** Fulltext; Abstract

Word Count: 720 (Use Format 7 Or 9 For Fulltext)

(Credit cards can help a franchisee "up sell" products or services; franchisees who decide to take credit cards must undergo an application process themselves

Article Author: Bennett, Julie

Abstract:

...for individual franchisees takes about two weeks, and 97% to 98% of all applicants obtain approval. Creditworthy franchisees can rent credit card processing equipment from credit card companies, with choices ranging from the "knuckle-buster" imprinter...

Text:

...card processing company in Riverwoods, Ill., says Brian Campbell, national manager for franchise development.

Customer demand for credit cards has increased as card companies offer incentive plans, he says, such as frequent-flier miles, cash-back bonuses or automatic contributions to favorite charities.

Franchisees who decide to take credit cards must themselves undergo an application process. Cardservice's application for individual franchisees takes about...

...with telephone lines. Other, high-tech terminals connect with cell phones.

Once a customer's credit card transaction is approved, the money is deposited in two or three days into the franchisee's bank account

...

...an appointment whether payment will be by credit card. If the answer is yes, preliminary approval from the credit card company is obtained before the job begins.

ANNUAL FRANCHISEE SURVEY

Credit card use

9/3,K/13 (Item 4 from file:20) [Links](#)

Dialog Global Reporter

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20508026 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Young Adults Live Large, Sink Deep into Debt

Jeff Bennett

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DETROIT FREE PRESS - MICHIGAN)

December 28, 2001

Journal Code: KDFP **Language:** English **Record Type:** FULLTEXT

Word Count: 1018

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Jeff Bennett

...who was too embarrassed to have his whole name in the paper, said he received credit card applications on campus and in the mail and filled them out.

With two Visa cards, a...

9/3K/15 (Item 1 from file:349) [Links](#)

PCT FULLTEXT

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00822214

SPATIALIZED AUDIO SYSTEM FOR USE IN A GEOGRAPHICAL ENVIRONMENT

SYSTEME AUDIO A COMPOSANTE SPATIALE DESTINE A ETRE UTILISE DANS UN ENVIRONNEMENT GEOGRAPHIQUE

Patent Applicant/Patent Assignee:

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;;
- **BENNETT Stephen James**;
;;

Patent Applicant/Inventor:

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AU(Nationality); (Designated only for: US)

Publication Language: English

Filing Language: English

Fulltext word count: 7138

Detailed Description:

...taxi companies or the like to order services giving the users URL (and destination and credit card number) which will **allow** the service provider to locate the user in physical space.

Depending on the environment and...

? t /3,k/all

14/3,K/1 (Item 1 from file:15) Links

ABI/Inform(R)

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02584937 333995641

Looking to offset losses

Smith, Mark

Printing Impressions v45n12 pp: 42C-42F

May 2003

ISSN: 0032-860X Journal Code: PRI

Word Count: 2402

Text:

...plate production and are on a digital path that will undergo continuous change. From the customer side, Web-enabled transfer of real-time data will quickly become a significant need.

Investments in material handling and ways of packing...an important caveat, however. Its effect would be to give the USPS retirement fund payment credits that should push back the need for any postage rate increases until at least 2006...

14/3,K/2 (Item 1 from file:16) [Links](#)

Gale Group PROMT(R)

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04790334 **Supplier Number: 47050155 (USE FORMAT 7 FOR FULLTEXT)**

Internet Access: Seven Industry Leaders Support InfoGear Technology Platform for Consumer Internet and Web Access

EDGE, on & about AT&T , p N/A

Jan 20 , 1997

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 1705

...chips-to-content" architecture.

Semiconductors InfoGear's ClientGear is founded upon processor sets and a **real-time** operating kernel, **enabling consumers** to browse the **Web** and **send** and receive e-mail. ClientGear is integrated with processor sets from National Semiconductor, a leading...

...Payment Systems With secure payment systems from VeriFone, consumers will be able to use a **credit**, ATM or smart card to swipe through an InfoGear device running ClientGear. The InfoGear-VeriFone...

14/3K/9 (Item 2 from file:349) [Links](#)

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00881931

DISTRIBUTED MULTIMEDIA SOFTWARE-BASED CALL CENTER
CENTRE D'APPELS PILOTE PAR UN LOGICIEL MULTIMEDIA REPARTI

Patent Applicant/Patent Assignee:

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- **ALJANE Ali**; Apt. 3309, 7699 Palmilla Drive, San Diego, CA 92122
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(Designated only for: US)
- **BORODOW Eli Ben**; 9263 Regents Road #B407, La Jolla, CA 92037
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(Designated only for: US)
- **MARGUILES Edwin Kenneth**; Suite 2-260, 9811 West Charleston Blvd., Las Vegas, NV 89117
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Patent Applicant/Inventor:

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Suite 2-260, 9811 West Charleston Blvd., Las Vegas, NV 89117; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **UBELL Franklin D(et al)(agent)**
Brobeck, Phleger & Harrison, 12390 El Camino Real, San Diego, CA 92130; US;

	Country	Number	Kind	Date
Patent	WO	200215030	A1	20020221
Application	WO	2001US25582		20010814
Priorities	US	2000638274		20000814

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 14384

Detailed Description:

...are busiest in the early evening, the time telemarketers believe to be most propitious for credit card applications and longdistance telephone service selection. In contrast, call centers for business-related services...

Claims:

...a web servlet associated with the first company to enable the first company agents to communicate with web-based customers, wherein the network manager allows dynamic real time adding, removing, or modifying the endpoint devices. 1 5 7 The e-contact system of...

14/3K/10 (Item 3 from file:349) [Links](#)

PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304
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Legal Representative:

- **HICKMAN Paul L(agent)**
Oppenheimer Wolff & Donnelly,LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024; US;

	Country	Number	Kind	Date
Patent	WO	200139030	A2	20010531
Application	WO	2000US32324		20001122
Priorities	US	99444775		19991122
	US	99447621		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language English

Filing Language: English

Fulltext word count: 171499

Detailed Description:

...of service violations, performance trends, usage trends, problem trends, maintenance activity, maintenance progress, and/or **credit** violations. Next, in step 2002, qualitymanagement network data is determined and, in step 2004... met. The aim is to correctly rate usage and to correctly apply discounts, promotions and **credits**.

Figure 24 is a flowchart illustrating Rating and Discounting Process in accordance with a preferred event and uses it to identify the customer. The notification event is also used to **credit** the customer if they experience a non-impacting event that breaches the customer's contract ... events generated during the media transfer. For example, events representing SLA violations are used to **credit** customers. As discussed above with reference to Figures 21, 23, and 25, the Problem Handling... a party who gets billed for the call, such as the calling location or a **credit** card call. If the data entry requires more than twenty-two (22) digits the switch... user could enter a pre-arranged billing number or the ability to bill to a **credit** card or telephone number. If billing to a telephone number, the system treats the call... the availability of online help. For example, the user can be prompted to enter a **credit** card number to which on-line help charges can be charged; he or she can... for which the class labels are unknown.

As an example, consider the case where a **credit** card company which has a large database on its card holders and wants to develop a profile for each customer class that will be used for accepting or rejecting future **credit** applicants. Assuming that the card holders have been divided into two classes, good and bad customers, based on their **credit** history. The problem can be solved using classification. First, a training set consisting of customer... each class, i.e., good and bad, which then can be used to process future **credit** card applicants. Similar applications of classification are also found in other fields such as target... modules and data (e.g. in the form of a method) might specify that sufficient **credit** from an authorized source must be confirmed as available. It might further require certain one or more load modules execute as processes at an appropriate time to ensure that such **credit** will be used in order to pay for user use of the content. A certain... located, in the preferred embodiment, in one or more permissions records) stipulating the "withdrawal" of **credit** or electronic currency (such as tokens) from an electronic account (for example, an account securely... based upon usage of WAF controlled electronic content and/or appliances (such as governments, financial **credit** providers, and users).

WAF allows the needs of electronic commerce participants to be served and... which is in turn coupled to standard application servers (back-end subsystems), e.g. a **credit** server or a member server for collecting demographic information on customers. These servers contain the business rules defined by the seller, e.g., what **credit** cards are accepted and what customer information is tracked during each sale. Some

155
of these servers are connected to external, third-party services, e.g., the **credit** server to an external **credit** card processing network or the member server to an external demographics processing module. The actual... an infrared touch screen using prompts. Transactions may be completed through the use of a **credit** card reader and a PIN number entering means.

In one example of a related system... goods and for accepting orders and payments therefor for travel related services by currency or **credit** card. The 25 self-service terminals include a processor, printer, dispenser, data sources including... cannot deposit and withdraw money as needed in this type of system.

Current EFT systems, **credit** cards, or debit cards, which are used in conjunction with an on-line system to that information to interception by third parties. Such institutions include, for example, financial institutions offering **credit** or debit card services.

14/3K/11 (Item 4 from file:349) [Links](#)

PCT FULLTEXT

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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Patent Assignee:

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Legal Representative:

- **HICKMAN Paul L(et al)(agent)**
Oppenheimer Wolff & DonnellyLLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139028	A2	20010531
Application	WO	2000US32308		20001122
Priorities	US	99444773		19991122
	US	99444798		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language English

Filing Language: English

Fulltext word count: 170977

Detailed Description:

...of service violations, performance trends, usage trends, problem trends, maintenance activity, maintenance progress, and/or **credit** violations. Next, in step 2002, qualitymanagement network data is determined and, in step 2004... met. The aim is to correctly rate usage and to correctly apply discounts, promotions and **credits**.

Figure 24 is a flowchart illustrating Rating and Discounting Process in accordance with a preferred... event and uses it to identify the customer. The notification event is also used to **credit** the customer if they experience a non-impacting event that breaches the customer's contract... events generated during the media transfer. For example events representing SLA violations are used to **credit** customers. As discussed above with reference to Figures 21, 23, and 25, the Problem Handling... a party who gets billed for the call, such as the calling location or a **credit** card call. If the data entry requires more than twenty-two (22) digits, the switch... user could enter a pre-arranged billing number or the ability to bill to a **credit** card or telephone number. If billing to a telephone number, the system treats the call... the availability of online help. For example, the user can be prompted to enter a **credit** card number to which on-line help charges can be charged; he or she can... for which the class labels are unknown.

As an example, consider the case where a **credit** card company which has a large database on its card holders and wants to develop a profile for each customer class that will be used for accepting or rejecting future **credit** applicants. Assuming that the card holders have been divided into two classes, good and bad customers, based on their **credit** history... each class, i.e., good and bad, which then can be used to process future **credit** card applicants. Similar applications of classification are also found in other fields such as target... modules and data (e.g. in the form of a method) might specify that sufficient **credit** from an authorized source must be confirmed as available. It might further require certain one or more load modules execute as processes at an appropriate time to ensure that such **credit** will be used in order to pay for user use of the content. A certain... located, in the preferred embodiment, in one or more permissions records) stipulating the "withdrawal" of **credit** or electronic currency (such as tokens) from an electronic account (for example, an account securely... subsystem) based upon usage of WAF controlled electronic content and/or appliances (such as governments, financial **credit** providers, and users).

WAF allows the needs of electronic commerce participants to be served and... which is in turn coupled to standard application servers (back-end subsystems), e.g. a **credit** server or a member server for collecting demographic information on customers. These servers contain the business rules defined by the seller, e.g., what **credit** cards are accepted and what customer information is tracked during each sale. Some

156

of these servers are connected to external, third-party services, e.g., the **credit** server to an external **credit** card processing network or the member server to an external demographics processing module. The actual... an infrared touch screen using prompts. Transactions may be completed through the use of a **credit** card reader and a PIN number entering means.

In one example of a related system... goods and for accepting orders and payments therefor for travel related services by currency or **credit** card. The self-service terminals include a processor, printer, dispenser, data sources including a mass... cannot deposit and withdraw money as needed in this type of system.

Current EFT systems, **credit** cards, or debit cards, which are used in conjunction with an on-line system to... that information to interception by third parties. Such institutions include, for example, financial institutions offering **credit**

? t /3,k/all

17/3,K/1 (Item 1 from file:15) Links

ABI/Inform(R)

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00088158 79-03048

Computer Interface Means Accurate, Fast Reporting

Mularz, Stanley L.

Credit World v67n3 pp: 10-12

Dec./Jan. 1979

ISSN: 0011-1074 **Journal Code: CW**

Abstract:

...000 applicants each month for bank and private label credit cards offered through Chase. Each credit application is reviewed according to criteria established by the credit department, approved if it meets the proper parameters, declined if it meets another set of parameters and passed on to a credit analyst...

17/3,K/2 (Item 1 from file:20) Links

Dialog Global Reporter

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17336056 (USE FORMAT 7 OR 9 FOR FULLTEXT)

DataIntel Launches "Decision Now"; Advanced Technology Leveraged to Bring Affordable Instant Credit Decisions to Credit Unions and Community Banks

BUSINESS WIRE

June 20, 2001

Journal Code: WBWE Language: English Record Type: FULLTEXT

Word Count: 365

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...a presentation entitled, Indirect Lending: Secrets to a Successful Program.

Decision Now is a leading credit decision engine which analyzes loan application data together with credit bureau information to establish a credit risk grade, then applies credit policy rules and parameters, enabling a credit application to be completely processed in a matter of seconds. The platform can be used...

17/3,K/3 (Item 1 from file:610) [Links](#)

Business Wire

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00541824 20010620171B2268 (USE FORMAT 7 FOR FULLTEXT)

DataIntel Launches ``Decision Now''; Advanced Technology Leveraged to Bring Affordable Instant Credit Decisions to Credit Unions and Community Banks

Business Wire

Wednesday , June 20, 2001 12:01 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 361

...a presentation entitled, Indirect Lending:
Secrets to a Successful Program.

Decision Now is a leading credit decision engine which
analyzes loan
application data together with credit bureau information to
establish a credit
risk grade, then applies credit policy rules and parameters,
enabling a credit
application to be completely processed in a matter of seconds. The platform
can be used...

17/3,K/4 (Item 1 from file:625) **Links**

American Banker Publications

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0006668

Users of Credit Scoring Face Tough Rules on Notification

American Banker - May 21, 1982, Friday ; Pg. 1

Word Count: 1,182

Byline:

By LINDA W. McCORMICK

Text:

...factors, rather than credit scoring, although lenders use a combination of credit scoring and judgmental criteria in deciding whether to grant credit.

Used in Card Applications

Banks are most likely to use credit scoring when they review applications for credit cards...

17/3K/5 (Item 1 from file:349) [Links](#)

PCT FULLTEXT

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01329846

CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX

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t /3,k/all

18/3,K/1 (Item 1 from file:810) Links

Business Wire

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0799738 BW1486

INFINIUM SOFTWARE : Infinium Software Introduces New e-business Application Extensions Built With Domino on AS/400

January 26, 1998

Byline: Business Editors

...are
automatically alerted when a customer exceeds a credit limit during a
sales order entry. Simultaneously, a credit approval
form is routed
to a credit analyst
who retains or removes the "credit hold" status,
and once it is removed, salespeople and...

? t/3,k/all

21/3,K/1 (Item 1 from file:15) [Links](#)

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02092467 63689272

Mainstreaming microfinance of housing

Ferguson, Bruce; Haider, Elinor

Housing Finance International v15n1 pp: 3-17

Sep 2000

Journal Code: HFNT

Word Count: 10231

Text:

...institutions that work with lowincome housing borrowers keep a specialized architect on staff to make site visits and review construction plans. BancoSol in Bolivia will use this second model with its ...savings. Because the most costly transaction when dealing with the microenterprise sector is the initial application and credit analysis, El Sauce will effectively allow Calpia to pursue future business with borrowers whose reliability has been established. Advantages for FUNDASAL...

...essential community facilities. Some squatters end up siting their settlements on physically or environmentally hazardous sites-on hills subjects to mudslides, over aquifers or along canals that provide the city water...

21/3,K/2 (Item 2 from file:15) [Links](#)

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02016355 52949136

Credit software helps customer relations

Anonymous

Credit Control v20n8 pp: 28-29

1999

ISSN: 0143-5329 Journal Code: CRT

Word Count: 382

Abstract:

JBA has launched a new back office application, JBA Credit Diary to enable Credit Control Departments to identify , analyse and solve problems before they impact upon customer relations.. The JBA system monitors customer...

Text:

JBA has launched a new back office application, JBA Credit Diary to enable Credit Control Departments to identify , analyse and solve problems before they impact upon customer relations.

Customer service requires every aspect...

...them having insufficient credit. Flagging situations such as these gives the user the chance to communicate this information to their customers, ensuring that they then have the opportunity to adjust their credit levels accordingly.

Although cash...

21/3,K/3 (Item 3 from file:15) [Links](#)

ABI/Inform(R)

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01320871 99-70267

A fresh face for factoring

Essig, Barry J

Secured Lender v52n6 pp: 28-30+

Nov/Dec 1996

ISSN: 0888-255X Journal Code: SCL

Word Count: 1610

Text:

...a factor include: Credit department. Perhaps the most obvious opportunity is in the area of credit investigation and approval. A factor can process credit applications, verify information and establish credit lines. What's more, factors perform this process more thoroughly and with greater objectivity than...

...allows a company to eliminate a substantial portion of its accounts receivable function.

Collections. Factors send reminder notices and make other customer contact as necessary to facilitate collections. The factor absorbs the related costs of phone calls...

21/3,K/4 (Item 4 from file:15) [Links](#)

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01083876 97-33270

Risk management in trade with Central European countries

Lo, Henry Y

Management International Review v35n1 (SpecialIssue) pp: 123-132

1995

ISSN: 0025-181X Journal Code: MIR

Word Count: 3609

Text:

...frustration are minimized and investors can expect to reap immediate gains. Besides, exports from production sites might obtain preferential treatment, depending on the host country's relations with the countries targeted...from the Taiwan exporters still remains within the organisation but under control. The head office determines the level of credit that subsidiaries need. Demands for any further credit are subject to head office approval.

Small trading companies cannot afford to bear the risk themselves and therefore sell goods outright...

21/3,K/5 (Item 5 from file:15) Links

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00994814 96-44207

Ohio's economic development strategy

Rayball, James

Ohio CPA Journal v54n1 pp: 10-14

Feb 1995

ISSN: 0749-8284 Journal Code: OCP

Word Count: 2279

Text:

...s Director of Development, administers the Job Creation Tax Credit program. The Authority receives all applications for the tax credit, determines eligibility and approves terms for all tax credits granted. The rebates or credits come from Ohio's general revenue fund for up to 10 years, based on the...project is financially viable.

6. The project must not have already started at the Ohio site or have been publicly announced to be undertaken at the site prior to approval by the Tax Credit Authority.

7. The company must demonstrate that a...

...portion of the sales or services are generated outside Ohio.

8. In general, the project site cannot be a relocation from one community in Ohio to another.

9. The local community...

...credit is a "major factor" in its decision to expand or locate at the Ohio site, as required by Section 122.17(C)(3) of the ORC.

11. The company must agree to maintain operations at the project site for at least twice the term of the tax credit (up to 20 years), as...

...prior to submitting an application. An ODOD official will also want to visit the project site.

2. After the consultation, the state business representative or Governor's regional economic development representative...

21/3,K/6 (Item 6 from file:15) Links

ABI/Inform(R)

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00728366 93-77587

Landing the Right Loan System Loan Automation Buyer's Guide

Stetenfeld, Beth

Credit Union Management v15n7 pp: 28-39

Jul 1992

ISSN: 0273-9267 **Journal Code: CUM**

Word Count: 7284

Text:

...processor (then Citicorp, now FiServ) was looking for a credit union to be a test site for linking its software to MutualLink. VSFCU took the company up on its offer and...manager

FLAGSHIP Batch is a complete, distributed processing system for credit unions utilizing an on-site microcomputer that collects data and transmits it to a mainframe for further processing. It features...to accept or decline accounts. It retrieves and interprets credit bureau reports and automatically scores applications. It allows for credit analyst review at strategic decision points. The scoring rules and parameters may be revised as necessary...turn-key system, on-line with Summit Information Systems' Data Center or as an on-site facilities management program. Price: available on request.

* SYMITAR SYSTEMS INC.

5151 Murphy Canyon Road San...

...files to be specific to a workstation. Price: \$695 to \$2,795 for a single site; \$100 to \$350 for additional PC sites and network workstations.

The ARM Adjustment Auditor utilizes ARM index histories to construct "should have..."

...Auditor also stores files for instituting on-going independent verification. Price: \$695 for one PC site. A 30-percent discount applies to the purchase of additional computer sites.

The above programs run on an IBM PC or compatible and a Hewlett-Packard LaserJet...

21/3,K/7 (Item 7 from file:15) [Links](#)

ABI/Inform(R)

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00651717 93-00938

Choosing the Correct Expert System Development Method for Financial Decision-Making

Yiu, Kenneth L. K.; Kong, Andy W. K.

Journal of Systems Management v43n11 pp: 16-19, 30-31, 37-38, 40-43

Nov 1992

ISSN: 0022-4839 Journal Code: JSM

Word Count: 7988

Text:

...the systems include cash management, financial analysis, leasing options, insurance underwriting, insurance claims processing and credit granting. For financial institutions, there are commercial loan analyzers, credit approval system, commercial account rating systems, credit application systems, processing of administrative documents and automated teller control. For security, financial markets, some high...details for meeting these goals.

IMPLEMENTATION TECHNIQUES AND TOOLS SELECTION

APPLICATION CHARACTERISTICS

Interviews and on-site observation were performed in order to investigate how the bank will process a personal loan...

...as well as problems to be solved within the domain objectively. In addition, the on-site observation is useful in the determination of target operation environment.

PROJECT CHARACTERISTICS

Since this is...

21/3,K/8 (Item 1 from file:16) [Links](#)

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07190396 **Supplier Number:** 61396443 (USE FORMAT 7 FOR FULLTEXT)

Dun & Bradstreet Introduces a Powerful Credit Scoring Solution Delivered in Real-time Via Intranet.

Business Wire , p 1292

April 10 , 2000

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 779

...the global leader in providing business information, today announced D&B Credit Express(TM), a Web-based information solution that combines credit scoring and credit limit analysis to quickly and efficiently...

...to credit limits,
while embedding a credit strategy within the overall company workflow
"D&B Credit Express enables multiple credit analysts or sales representatives to quickly process credit applications, while still maintaining consistent policies and rules," said Frank Oswald, assistant vice president, D&B...

...in the scoring and analytical decision processes. D&B Credit Express requires a Windows NT Web server working with a SQL database server.

About Dun & Bradstreet

Dun & Bradstreet, a company of The...

...D&B press releases are available on the Internet via the Dun & Bradstreet World Wide Web home page (www.dnb.com).

21/3,K/9 (Item 2 from file:16) [Links](#)

Gale Group PROMT(R)

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06743851 **Supplier Number: 56638651 (USE FORMAT 7 FOR FULLTEXT)**

JBA Ensures Credit Is Only Given Where It's Due; Credit Diary Offers CRM Benefits From the Back Office.

PR Newswire , p 3924

Oct 20 , 1999

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 728

(USE FORMAT 7 FOR FULLTEXT)

Text:

...market businesses attain new levels of customer service with the launch of its back office application, JBA Credit Diary. The software will enable credit control departments to identify, analyze and solve problems before they impact upon customer relations.

...them having insufficient credit. Flagging situations such as these gives the user the chance to communicate this information to their customers, ensuring that they then have the opportunity to adjust their credit levels accordingly.

Although cash...

...customers in 53 countries. JBA product and service information is available on the World Wide Web at <http://www.jbaworld.com>.

About Geac

Geac is a provider of mission critical software...

...than 60 countries worldwide. Geac product and service information is available on the World Wide Web at <http://www.geac.com>, or through e-mail at info@geac.com . Geac is...

21/3,K/10 (Item 3 from file:16) [Links](#)

Gale Group PROMT(R)

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06596200 **Supplier Number: 55584544 (USE FORMAT 7 FOR FULLTEXT)**

Industry Briefs.

Defense Daily , v 14 , n 16 , p NA

August 25 , 1999

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 714

...and Bank One names and on behalf of more then 2,200 marketing partners.
(David Webster, First USA, 302/985-7160.)

Fraud Shield Protects The Front End.

Orange, Calif.-based credit...

...rolled out its new Fraud Shield product this summer. Fraud Shield is designed to help credit grantors identify fraudulent applications. The product provides a series of warning indicators that aim to prevent fraud losses before...

...interest rates, down payments and collateral. (Christine Hill, Trans Union, 312/466-7839.)

Naviant Launches Web Targeting Business.

Newtown Square, Pa.-based Naviant Technology Solutions, a customer relationship management consulting and...

21/3,K/11 (Item 1 from file:148) [Links](#)

Gale Group Trade & Industry DB

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08132577 **Supplier Number:** 17415957 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Risk management in trade with Central European countries.(Euro-Asian Management and Business I - Cross-border Issues)(Section 3: Cross-border Trade Flows and Risk Management)

Lo, Henry Y.

Management International Review , v35 , nSPEIS , p123(10)

Annual , 1995

ISSN: 0025-181X

Language: English

Record Type: Fulltext; Abstract

Word Count: 3814 **Line Count:** 00309

...frustration are minimized and investors can expect to reap immediate gains. Besides, exports from production sites might obtain preferential treatment, depending on the host country's relations with the countries targeted...from the Taiwan exporters still remains within the organisation but under control. The head office determines the level of credit that subsidiaries need. Demands for any further credit are subject to head office approval.

Small trading companies cannot afford to bear the risk themselves and therefore sell goods outright...

21/3,K/12 (Item 2 from file:148) [Links](#)

Gale Group Trade & Industry DB

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07998685 **Supplier Number:** 16777635 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Ohio's economic development strategy: jobs and taxes in a global economy. (includes related article)(Cover Story)

Rayball, James

Ohio CPA Journal , v54 , n1 ,p10(5) .

Feb , 1995

Document Type: Cover Story

ISSN: 0749-8284

Language: English

Record Type: Fulltext; Abstract

Word Count: 2591 **Line Count:** 00217

...s Director of Development, administers the Job Creation Tax Credit program. The Authority receives all applications for the tax credit, determines eligibility and approves terms for all tax credits granted. The rebates or credits come from Ohio's general revenue fund for up to 10 years, based on the...project is financially viable.

6. The project must not have already started at the Ohio site or have been publicly announced to be undertaken at the site prior to approval by the Tax Credit Authority.

7. The company must demonstrate that a...

...portion of the sales or services are generated outside Ohio.

8. In general, the project site cannot be a relocation from one community in Ohio to another.

9. The local community...

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11. The company must agree to maintain operations at the project site for at least twice the term of the tax credit (up to 20 years), as...

...prior to submitting an application. An ODOD official will also want to visit the project site.

2. After the consultation, the state business representative or Governor's regional economic development representative...

21/3,K/13 (Item 3 from file:148) [Links](#)

Gale Group Trade & Industry DB

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06223101 **Supplier Number:** 14343252 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Choosing the correct expert system development method for financial decision-making. (Tutorial)

Yiu, Kenneth L.K.; Kong, Andy W.K.

Journal of Systems Management , v43 , n11 ,p16(12)

Nov , 1992

Document Type: Tutorial

ISSN: 0022-4839

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 8551 **Line Count:** 00724

...the systems include cash management, financial analysis, leasing options, insurance underwriting, insurance claims processing and credit granting. For financial institutions, there are commercial loan analyzers, credit approval system, commercial account rating systems, credit application systems, processing of administrative documents and automated teller control. For security, financial markets, some high...details for meeting these goals.

Implementation Techniques and Tools Selection

Application Characteristics

Interviews and on-site observation were performed in order to investigate how the bank will process a personal loan...

...as well as problems to be solved within the domain objectively. In addition, the on-site observation is useful in the determination of target operation environment.

Project Characteristics

Since this is...

21/3,K/14 (Item 1 from file:610) Links

Business Wire

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00061711 19990617168B0247 (USE FORMAT 7 FOR FULLTEXT)

Neural Technologies Launches Decider Advanced Credit Risk Scoring Solution Into US Financial Market

Business Wire

Thursday, June 17, 1999 09:23 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 831

Text:

...leading provider of advanced modeling solutions, is launching into the US financial market with its Decider range of credit scoring and application fraud detecting tools. Decider allows banks, mortgage lenders, credit card companies, insurers and other financial institutions to easily and rapidly build and analyze accurate credit application scorecards. The technology enables the development of an unlimited number of new scorecards to accommodate socio-demographic and economic changes...

...Trade and Industry's \$9.65 million "Technology Transfer Programme".

Neural Technologies are on the web at: www.neuralt.com

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-0-

CONTACT: Mindstorm...

21/3,K/15 (Item 1 from file:810) Links

Business Wire

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0799738 BW1486

INFINIUM SOFTWARE : Infinium Software Introduces New e-business Application Extensions Built With Domino on AS/400

January 26, 1998

Byline: Business Editors

...Infinium applications. Developed using Domino for AS/400, the Infinium e-business Extensions provide integrated web and workflow application functionality that goes above and beyond basic Web-enablement and self-service capabilities.
"The Infinium e-business Extensions are the only native Domino...

...are automatically alerted when a customer exceeds a credit limit during a sales order entry. Simultaneously, a credit approval form is routed to a credit analyst who retains or removes the "credit hold" status, and once it is removed, salespeople and...

...1981, Infinium Software has 19 offices worldwide, with headquarters in Hyannis, Massachusetts. Infinium Software's Web site can be found at www.infinium.com.

Infinium is a registered trademark of Infinium Software...

21/3,K/16 (Item 1 from file:268) [Links](#)

Banking Info Source

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00301670 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Monthly interest

Anonymous

Bank News , v 96 , n 11 , p 6-7 , Nov 1996 **Document Type:** Journal Article **Article Type:** News **Language:**

English **Record Type:** Abstract Fulltext

Word Count: 02057

...networks. It performs a variety of functions, ranging from accounting, reservations or human resources, to Web serving, data warehousing, multimedia, wireless communications or ...s four integrated modules-credit analysis, new business development, portfolio management and pricing and profitability analysis-credit grantors can immediately score credit applications by accessing Fair Isaac's SBSS-CreditDesk via a button on OnePoint's toolbar.

The...

? t/3,k/all

24/3K/1 (Item 1 from file:349) [Links](#)

PCT FULLTEXT

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00757051

MULTIPLE CRITERIA BUYING AND SELLING MODEL, AND SYSTEM FOR MANAGING OPEN OFFER SHEETS

MODELE DE VENTE ET D'ACHAT SELON DES CRITERES MULTIPLES ET SYSTEME DE GESTION DES LISTES D'OFFRES OUVERTES

Patent Applicant/Patent Assignee:

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(For all designated states except: US)
- **MESAROS Gregory J**; 26879 Primrose Lane, Westlake, OH 44145
US; US(Residence); US(Nationality)
(Designated only for: US)

Patent Applicant/Inventor:

- **MESAROS Gregory J**
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Legal Representative:

- **AMIN Himanshu S(agent)**
Amin [entity:amp] Eschweiler [entity:amp] Turocy, LLP, 24th Floor, National City Center, 1900 East 9th Street, Cleveland, OH 44114; US;

	Country	Number	Kind	Date
Patent	WO	200070424	A2	20001123
Application	WO	2000US11989		20000503
Priorities	US	99133769		19990512
	US	99135972		19990526
	US	99324391		19990603
	US	99137583		19990604
	US	99138209		19990609
	US	99139338		19990616
	US	99139519		19990616
	US	99139518		19990616
	US	99342345		19990629
	US	99142371		19990706
	US	99160510		19991020

	US	99426063		19991022
	US	99162182		19991028
	US	99173409		19991228

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[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;
ZW;

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Publication Language English

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Fulltext word count: 16747

French Abstract:

...produit propose, sous forme electronique; ainsi, a structure de transaction peutetre affichee sur un site Internet.

Detailed Description:

...buyers of the product. For example, the deal structure may be displayed on an Internet site.

Accordingly, the multiple...computer system in accordance with one aspect of the present invention; Fig. 3 illustrates a **web page** providing options to buyers and sellers desiring to conduct business electronically in accordance with one...

...central server in accordance with
one aspect of the present invention;

Fig. 8a illustrates a **web page** for a buyer to create or modify a deal in

I 0 accordance with one...buying and selling methodology described herein. The forum may, for example, be a preestablished Internet **web page** where sellers 20 are able to post I 0 product information and the buyers 15... the scope of the hereto appended claims.

Turning now to Fig. 3, an exemplary Internet **web page** 120 which provides buyers 15 and sellers 20 with access to a forum for conducting business using the multiple criteria buying methodology described in detail below, is shown. The **web page** 120 is shown to include hyperlinks for handling both registered and un-registered buyers and... at a later time. Once the complete custom buyer buying criteria list is completed, the **buyer** can click on the "Submit Criteria" button 162 for submission of the buyer's buying criteria to build a "Buyer..
...15 inputs a seller 183, a deal number 185 and a volume order 187. The **buyer** 15 then clicks on the "Submit Deal" button 189 with a mouse pointer, for example, on the computer display and the... Turning now to Fig. 5, the general steps taken by a buyer 15 entering the **web page** 150 is shown. More particularly, in step 200 it is initially determined whether ...is requested to fill out a credit card application so that purchases made on the **web site** may be immediately

24/3K/2 (Item 2 from file:349) [Links](#)

PCT FULLTEXT

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00747047

COMPUTER ARCHITECTURE AND PROCESS OF PATIENT GENERATION

ARCHITECTURE D'ORDINATEUR ET PROCEDE DE PRODUCTION DE MODELE DE PATIENT

Patent Applicant/Patent Assignee:

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US; US(Residence); US(Nationality)

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	Country	Number	Kind	Date
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Application	WO	2000US8942		20000405
Priorities	US	99127850		19990405

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MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 51513

Detailed Description:

...is a feature and advantage of the present invention to: (1) allow testing at remote sites and convenient times; (2) uniformly test an expanded range of important family practice activities, with... ..3) adapt tests to examinees'

24/3K/3 (Item 3 from file:349) [Links](#)

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00418748

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES

Patent Applicant/Patent Assignee:

- **INTERTRUST TECHNOLOGIES CORP;**

;;

	Country	Number	Kind	Date
Patent	WO	9809209	A1	19980305
Application	WO	97US15243		19970829
Priorities	US	96706206		19960830

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English

Filing Language:

Fulltext word count: 195626

Detailed Description:

...information -- the present invention can, for example, help ensure that data is used only in **authorized** ways;

(c) interests in electronic credit and electronic currency storage, communication, and/or use -- this...container creators, other content providers, client users, and recipients of secure VDE content usage information)site. The nodes of said virtual black box normally include a secure subsystem having at least...such as clearinghouses that normally maintain sufficiently physically secure non-VDE processing environments, may be allowed to employ HPEs rather VDE hardware elements and interoperate, for example, with VDE end-users ...files and/or streams of data. VDE may also be used, for example, for multi-site "real-time" interaction such as teleconferencing, interactive games, or on-line bulletin boards, where restrictions... other than the intended, authorized, party(ies) because it is encrypted such that only an **authorized** party, or her agents, can decrypt it. Such

information may also be derived through a...into the same VDE container, and/or may involve the delivery to an end-user **site** of different pieces of the same VDE managed property from plural separate remote locations and...for a given type of content and business model.

0 securely store at a user's **site** potentially highly detailed information reflective of a user's usage of a variety of different...information by selection among optional control information (permissions record) control methods.

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This iterative (or **concurrent**) multiple participant process occurs as a result of the submission and use of secure, control...support multiple simultaneous control models for the same content property and/or property portion.

This **allows**, for example, for **concurrent** business activities which are dependent on electronic commercial product content distribution, such as acquiring detailed.....may be applied, as determined or allowed by control information, in differing manners to different **participants** in a pathway of content, reporting, payment, and/or related control information handling. VDE supports... ..example on type or

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size of transaction-information regarding a bank interest payment to a **customer** or a **transfer** of a large (e.g. over \$10,000) might be, by law, automatically reported to ..into more specific and/or extensive control

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during the branching sequence upon content model **participants submitting** control information changes, for example, for use in "negotiating" with "in place" content control information... etc.

provide scalable, integratable, standardized control means for use on electronic appliances ranging from inexpensive **consumer** (for example, television set-top appliances) and professional devices (and hand-held PDAs) to servers...communication of VDE content objects to receivers. Fingerprinting electronic content before it is encrypted for **transfer** to a **customer** or other user provides information that can be very useful for ..or other device operatively attached thereto, and/or remotely, such as at a